

Curriculum Review

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Project Deliverables

The Ghana Cooperative College (GCC) Curriculum Review Project is conducted as part of The United States of America and The Republic of Ghana Consultative Committee on Agriculture and Rural Development (CCARD).

The deliverables for this project are:

1. Pre-travel US Based Deliverables:
 - a. Through email communication, develop a better understanding of current programs, students, faculty, curriculum and educational materials.
 - b. Review current US and appropriate international cooperative education materials, curriculum and programs offered for training extension personnel and cooperative managers.
 - c. Study current cooperative projects in Ghana.
2. In-Country Deliverables:
 - a. Visit USDA-assisted cooperatives to better understand current needs and resources.
 - b. At the Ghana Cooperative College:
 - i. Evaluate courses offered
 1. Are they meeting needs of participants?
 2. Are other programs/courses needed to strengthen program?
 3. Can course content be strengthened?
 4. Are resources materials adequate to support course goals and objectives?
 - ii. With College staff, discuss updated program plans and offerings as appropriate.
 - iii. With College staff, discuss course outlines for updated program plans.
 - iv. With College staff, identify resources needed to support education programs. This will include reference books, articles, course materials, etc.
 - v. Identify other factors impacting program success at the Ghana Cooperative College.
3. Post-travel Deliverables:
 - a. Prepare and submit final report, with recommended updated program plans and course outlines, based on the in-country assessments and discussions with College staff.
 - b. Work with USDA to collect appropriate resource materials that support updated and current program plans and course offerings at the Ghana Cooperative College library.

- c. Additional reports and follow-up as appropriate.

Project Activities

Due to the rather brief time period between the project contract and the departure to Ghana, pre-travel work was limited. Prior to departure, several meetings were held with USDA staff to discuss cooperative development projects in Ghana under the Agriculture Trade Improvement Program (ATRIP). In addition, the University of Wisconsin Center for Cooperatives staff was interviewed about their former international training programs.

In Accra, initial briefing meetings were held with:

- ❑ Mr. Ata Mensali and Mr. John Paddy Kitcher, Deputy Registrars of the Department of Cooperatives in the Ministry of Manpower Development and Employment,
- ❑ Mr. Albert Prempeh, Acting Secretary-General of The Ghana Cooperative Council,
- ❑ Mr. Solomon Bekure, Senior Operations Officer, Mr. Charles Annor-Frempong, Senior Agriculture Specialist, and Mrs. Patience Mensah, Agricultural Economist of the World Bank,
- ❑ Mr. F.W. Aidoo, the Co-Convener of the CCARD for the Ghana Ministry of Food and Agriculture, and,
- ❑ Mrs. Cecelia Bannerman, Minister of Manpower Development and Employment

Further, staffs of two cooperatives, the Vegetable Producers and Exporters Association of Ghana (VEPEAG) and the Weija Vegetable Growers, were visited.

During the 2.5 weeks in Kumasi, several site visits and interviews provided excellent opportunity to help identify the needs of the GCC stakeholders as well as the current operations of the GCC. Interviews and site visits included:

- ❑ Frequent interviews and travel time spent with the GCC Principal, Mr. Arthur,
- ❑ Two interviews with each of the 3 instructors,
- ❑ Three current students,
- ❑ Six former students,
- ❑ Members, staff and/or executive committee members of seven cooperatives, including 2 credit unions, 2 agriculture cooperatives, 2 craft cooperatives, and one industrial cooperative,
- ❑ Agriculture Faculty member at the University of Science and Technology,
- ❑ Regional Cooperative Department staff, and
- ❑ Regional Ghana Cooperative Council staff.

For more information on these meetings, see Appendix 1: Meeting Summaries.

Because of the limited amount of time spent in Ghana and the complexity of the training needs, recommendations for Farmer-Based Organization training and Training the Trainer programs will be relatively high level. Additional needs assessments and program planning will be needed to complete a detailed set of training program recommendations.

Background

Historical Setting

Cooperatives were first established in Ghana in 1928 as a government initiative to strengthen the cocoa industry. The success of the cocoa cooperatives led to formation of other agricultural cooperatives as well as industrial cooperatives, financial cooperatives, including credit unions and susu cooperatives, and service cooperatives.

Since independence, Ghana has experienced several periods of political instability that has deeply impacted the cooperative movement. By the early 1960's, the cooperative movement in Ghana was quite successful led by the cocoa cooperatives and the distillers' cooperatives. The movement included a cooperative bank and was led by the Ghana Cooperative Council.

At this time, the ruling party attempted to bring the cooperative movement under state control as part of the socialist economy. When the movement resisted this effort, the government worked to destroy the movement and largely succeeded in undermining the strength and independence of the movement.

The Ghana Cooperative College was established with the help of the British, the Ghana Cooperative Council and the Department of Cooperatives in 1971. Initially, the GCC was under the control of the Ghana Cooperative Council and the cooperative movement. In the 1980's, the movement further weakened and was unable to support the GCC. At that time, the Department of Cooperatives began supporting the college through annual subventions.

Since 1971, the GCC has trained over 6,000 students, of which 51 percent are from the cooperative movement, 18 percent from the Department of Cooperatives, and the remaining 31percent from the public-at-large.

Current Situation

Today, there are over 1,400 registered cooperatives in Ghana. Of these, 680 are industrial cooperatives, 432 are agricultural cooperatives; 173 financial cooperatives and 121 service cooperatives¹.

Industrial cooperatives are largely the local gin (akpeteshie) distilling and retailing cooperatives, but craft cooperatives are also included in this category. Craft cooperatives are worker cooperatives.

Agriculture cooperatives include production and marketing cooperatives; poultry and livestock cooperatives; fishing and fish marketing cooperatives; and food processing and marketing cooperatives.

¹ Department of Cooperatives Annual Report 1999-2000, G.P.C. Assembly Press, Accra, May 2001.

Financial Services cooperatives include credit unions and susu cooperatives. Susu cooperative are small, locally based savings cooperatives. Service Cooperatives include transport cooperatives, the pharmaceutical cooperative (a purchasing cooperative), and consumer cooperatives.

In addition to these registered cooperatives, there are thousands of informal member based organizations throughout Ghana. These organizations exist in rural villages, market towns, and cities. They represent the needs of individuals coming together to provide products and services together in ways they are unable to access individually.

Cooperatives in Ghana are supported by several organizations, including:

- ❑ The Department of Cooperatives under the Ministry of Manpower Development and Welfare.
- ❑ The Ghana Cooperative Council
- ❑ The Ghana Cooperative College
- ❑ Various other government and non-governmental organizations using cooperatives as a tool to meet a variety of development goals.

Department of Cooperatives: As of December 31, 2000, the Department of Cooperative had 387 employees of which 265 were professional staff and 122 were support staff. The department's regulatory/statutory duties are to:

- ❑ register cooperative societies,
- ❑ audit and inspect all cooperative societies annually,
- ❑ arbitrate all disputes within and among cooperatives, and
- ❑ liquidate insolvent societies.

In addition, the Department of Cooperatives also works to promote and develop cooperatives, provide advisory and social services to cooperatives, create awareness in the general population about the benefits of cooperatives, educate cooperative members about cooperative principles and practices. The Department also provides training for employees, members and cooperative board members.

Ghana Cooperative Council: Currently, the Ghana Cooperative Council has 18 member associations, of which 6 are active. The remaining 12 are under significant financial duress and unable to actively support the Council. The Council has offices in each district but will likely close some of these offices, as they are unable to cover the costs associated with the offices. The Council receives 98 percent of its funding from the Government of Ghana through the Department of Cooperatives.

The Ghana Cooperative Council is the apex organization representing the cooperative movement in Ghana, domestically and internationally. Severe financial constraints have resulted in the Council's dependence on the government for support. This support undermines the independence of the Council and its ability to adequately represent and lead the cooperative movement in Ghana.

Ghana Cooperative College: The GCC is also under severe financial limitations and reliant on the Government of Ghana through the Department of Cooperatives for

support. Currently, all GCC staff members are government employees. The GCC is located on the premises of a shoe factory. The only teaching aids are chalk, chalkboards and typewriters.

The college is led by a principal and has 3 teaching staff. Due to the weak financial condition of the cooperatives and the Cooperative Department, few students are coming to the college from the cooperative movement. Most students currently come from the general public and are seeking business skills offered by the college or are hopeful of obtaining a job with a cooperative upon graduation.

Other government and non-government organizations (NGO): There is a variety of government and non-governmental organizations helping to form new cooperatives and member based organizations in Ghana to support broader development goals. In all cases, these organizations seek to bring individuals together as a way to efficiently deliver services such as irrigation and improved farming practices, poverty alleviation programs, development of traditional arts and craft industries, export promotion, etc. These “sponsored” cooperatives include both registered cooperatives and informal member based organizations.

Often these cooperative and member-based organizations work well while the government and NGO remains active in the project, but after the broader development project is completed, many of these cooperatives and member-based organizations begin to falter.

The cooperative movement in Ghana remains very weak, as does the GCC. The Government of Ghana through the Department of Cooperatives provides financial support to both the Ghana Cooperative Council and the GCC. *If the cooperative movement is to be revived in Ghana, the Ghana Cooperative Council has to become independent of government support, moving forward as an independent representative of the cooperative movement domestically and internationally. Further, the GCC can play an important role as the education and training institution providing business and leadership skills needed by stakeholders to revive the cooperative movement in Ghana.*

World Bank, Government of Ghana and The Agriculture Service Sub-Sector Investment Program (AgSSIP)

The World Bank, with the Government of Ghana, is introducing the Agricultural Service Sub-Sector Investment Program (AgSSIP). AgSSIP is a nine-year program, funded in three-year increments, dependent upon performance to date. One component of the AgSSIP program seeks to promote the development of Farmer-Based Organizations (FBOs) and to strengthen the cooperative movement's apex body, the Ghana Cooperative Council.

Under the AgSSIP program proposal, the Ghana Cooperative Council would take over auditing and advisory functions from the Department of Cooperatives. The auditing functions would be a fee-for-service operation, thus providing support for the Ghana Cooperative Council. In addition, the Ghana Cooperative Council will

reduce support from the government with assistance from the International Labor Organization (ILO).

In addition, a study is proposed to determine whether the Council should also begin representing FBOs, or whether a new representative organization for FBOs is a more viable option.

Under the AgSSIP program, the GCC is to be used for supporting FBO education and training. Current proposals stipulate that the GCC will work with stakeholders and outside consultants to develop a strategic plan to:

- ❑ reduce the dependency on GoG funding,
- ❑ reformulate the college curricula, including a substantial amount of business studies,
- ❑ specify teacher requirements and equipment needs,
- ❑ participate in teacher training,
- ❑ participate in outside study tours,
- ❑ provide upgrade facilities and resources for the college, and
- ❑ rationally expand the college facilities to support education needs.

The AgSSIP program offers a great opportunity for revitalizing the cooperative movement in Ghana. To succeed, it will need visionary leadership and a sustained, concerted effort towards a common vision by many individuals and organizations. The needed changes, by definition, must be incremental. As the human and physical infrastructure is developed, the transitions will be underway.

For more information on the GCC Business Plan, the AgSSIP program proposals for strengthening farmer-based organizations and the Ghana Vision 2020 report, please see Appendix 2.

Upgrading College Facilities

The college facilities must be upgraded. Currently the college is located within the buildings of a shoe factory, which has been identified for privatization by the government. The teaching aids are chalkboards and lecturer notes prepared on typewriters. The dorm facilities for students are very poor. The conditions for learning are inadequate. Without an upgrade of the existing facilities, all other projects for curriculum development and new programs for farmer-based organizations are for naught.

The college has started construction of a new facility on a 50-acre plot in Kumasi, based on an ambitious construction plan. The initial funding was inadequate to complete the construction plan. This entire project should be reviewed to determine whether completion of this project, even on a modified level, is the best approach to providing adequate facilities for the college at a reasonable cost.

Ensuring adequate facilities for the college is a critical first step. It seems unlikely that the Government of Ghana or the cooperative movement in Ghana will provide all the funding needed to meet this need.

It is also unlikely that the international community will provide all the funding for upgraded college facilities. It is imperative that the Government of Ghana and cooperative movement provide some level of support for the capital campaign. This will indicate that the college is important to those who will be using its services.

A capital committee should be formed to deal with this critical issue. This committee should consist of the Registrar of Cooperatives, the Ghana Cooperative College Principal, the Acting Secretary General of the Ghana Cooperative Council and 3 other representatives of stakeholders (ie: World Bank representative, ILO representative, USDA representative, etc).

This committee must first determine the minimum funding needed to provide adequate educational and lodging facilities for the college. This should include physical facilities as well as teaching aids. In doing this, the committee should consider the question of what is the best approach for obtaining upgraded facilities for the college at the lowest possible cost? For example, would it be better for the college to partner with an existing educational facility and move the college operations into an existing campus? Although there is a building site available and the start of one building, it may be a better investment of resources to integrate into existing facilities or to pursue other options. This should be the first question addressed by the committee.

The committee should then devise a funding strategy that includes the Government of Ghana, the cooperative movement in Ghana, local foundations (such as the Ashanti King education fund), the World Bank, international support and business-based activities. Business-based activities are those that are fee-generating as well as supportive of the college mandate. For example, the college could form a partnership with a local business to install a computer lab with Internet access. An Internet café could be included as well as fee-for-service computer courses for the community-at-large. The business partner would provide the funds for the computers, the college would provide the facilities and instructors. The business partner and the college would then share the revenues generated from these fee-for-service activities.

It is also recommended that the capital campaign strategy be a phased approach. One that strives initially for the minimum amount needed to provide basic services and then builds the college facilities over time as the needs become clear and the demand is validated.

Recommendations

1. Form a capital campaign committee to secure funding to improve the college facilities. This is a top priority.

This committee should include the Registrar of Cooperatives, the Acting Secretary-General of the Ghana Cooperative Council, the Ghana

Cooperative College Principal, and 3 representatives of international or local stakeholders. The committee should:

- a. Determine optimal plan for upgrading college facilities.
 - b. Determine funds needed for the initial phases of the upgraded facilities project. The upgrades should include physical facilities as well as teaching aids.
 - c. Develop strategy for obtaining funds. Strategy should include the Government of Ghana, the cooperative movement in Ghana, local foundations, international donors and business-based strategies.
 - d. Execute the strategy.
2. Begin making curriculum and program enhancements while working to improve college facilities.

As noted above, it is imperative that the College has improved facilities. The facilities must be more conducive to learning and equipped to support increased demands from the AgSSIP program and a revitalized cooperative community. Nevertheless, it will take time for the details to be worked out for the improved facilities. During this time, the College should begin to strengthen the current curricula, resource materials and staff, using whatever resources are available.

- a. A priority should be given to obtaining at least one laptop computer with Internet access, printer, scanner, and LCD projector. This computer can be used for developing new course handouts, training materials and course lectures.
 - b. Work with USDA to install new reference materials for library.
3. Arrange for training for all instructors.
- a. Contact ILO to arrange trainer for staff on how to use the MATCOM training manuals. Many of the topics and teaching tools needed to strengthen the current curricula are contained within those manuals.
 - b. Computer training - Instructors should be skilled in basic functions for using Word, Excel, PowerPoint, and web based applications.
 - c. Participatory teaching methods – instructors should be trained on using case studies, role-playing and team projects as part of course instruction.
 - d. Audio-visual teaching tools – instructors should be trained to use a variety of audio-visual training tools, including: overheads, slides, PowerPoint and lcd projector, etc.
4. Hold stakeholder meeting to identify resources available to the College for strengthening programs and improving facilities.
5. As it becomes clear what resources are available, develop a strategic plan to prioritize new programs and to detail the implementation plan for new programs and improved facilities. Be very specific on goals, priorities, task assignments, deadlines and deliverables.

Stakeholder Needs

Stakeholders

The GCC stakeholders, or potential clients, include:

1. Cooperatives and Member Based Organizations – Ghanaian cooperatives have significant education and training needs that could be delivered and supported by the GCC. These education and training needs are for:
 - a. Business managers – this includes new managers, aspiring managers, and current managers seeking with continuing education needs. The education needs included development of strong business skills, organizational management skills, communication and leadership skills, and an understanding of community development practices.
 - b. Cooperative and Member Based Organization members – under the World Bank and Government of Ghana (GoG) AgSSIP program, comprehensive training programs will be offered to members of cooperatives and other Farmer Based Organizations. The GCC can play a pivotal role in developing educational and informational materials and by providing trainers as well as training for trainers for the business and organizational aspects of these training programs. These materials will be useful all member based organizations, including FBOs.
 - c. Executive committee and board members – executive committee members and board members of cooperatives need training in the business and organizational topics, including: roles and responsibilities, understanding financial statements, budgeting and planning.
2. Government and NGO employees – many government and non-governmental employees are working to establish cooperatives or member-based organizations throughout Ghana. These individuals will benefit from professional development courses focused on: basic business principles; group dynamics; organizational development; data collection and analysis; and, community development resources in Ghana.
3. Community-at-Large – As the GCC transforms into a well-equipped, well-staffed institution of cooperative business education, it is anticipated that individual students not currently associated with cooperatives will continue to seek educational programs from GCC to

develop and/or strengthen their business and/or organizational skills.

Furthermore, the college working with the Cooperative Council of Ghana will also work to introduce other cooperative models to the community-at-large. These cooperatives may include shared service cooperatives among independent businesses, child care cooperatives, housing cooperatives, etc.

Stakeholder Education/Training Priorities

Based on several interviews and visits to cooperatives, the priorities of the GCC stakeholders can be summarized as follows:

1. Cooperatives and Member-Based Organizations – Cooperatives in Ghana are often viewed as organizations developed to deliver social programs and generally viewed as organizations serving only the rural, the poor, and those very low resource members of society. To succeed in the goals laid out through AgSSIP proposals and the stated goals of the Ghana Cooperative Council, the Department of Cooperatives, the Ministry of Food and Agriculture, and the Ministry of Manpower Development and Welfare, cooperatives must be viewed first and foremost as business entities, unless the government stands prepared to support “social” cooperatives indefinitely. Emphasis must be placed not only on the efficiency of delivering development programs through aggregated groups of individuals, but on building sustainable businesses that continue to benefit members and local communities after the development project is completed. These sustainable cooperative businesses will be based on:

- ❑ Informed Local Cooperative Leaders possessing:
 - Business skills
 - Leadership and communication skills
 - Community development skills
- ❑ Active Members and Boards of Directors who understand:
 - Basic business practices
 - Cooperative roles and responsibilities, and
 - Basic planning and budgeting
- ❑ Supportive, independent cooperative movement that:
 - Represents the interests of cooperatives and cooperative members to policymakers,
 - Supports good business practices among cooperatives for the benefit of members, and
 - Helps the Ghanaian cooperative movement access support and involvement of the global cooperative community.
- ❑ Supportive Government of Ghana role limited to providing an enabling environment for cooperatives to form and thrive. The Government role should be limited to technical assistance, and registration.

2. Government and Non-governmental Organizations – many government and non-government organizations, including the Ghana Cooperative Council, are currently working with cooperatives and member-based organizations. As noted earlier, cooperatives and member-based organizations provide an efficient and often, effective way to deliver development programs. Often, these cooperatives and member-based organizations thrive while the development program is underway, but begin to decline and falter when the development program is completed. For long-term, lasting results from these development programs, sustainable businesses need to be left in place. Training of trainer programs to further enhance the skills of staff members working with cooperatives and member based organizations is needed.

The skills needed include:

- ❑ Basic business skills
- ❑ Organizational development, cooperative development and group dynamics skills
- ❑ Adult education/training skills
- ❑ Facilitation skills
- ❑ Awareness of community development resources available in Ghana

3. Community-at-Large - the community-at-large will continue to send students to the college for basic business training. This is an opportunity for the cooperative movement to educate the public about cooperatives, and to possibly bring talented, committed individuals into the movement. Further there is a need for the community-at-large to better understand cooperatives, their current role and potential role in the economic development of Ghana. The current perspective of cooperatives as social organizations for low-resource, poor, rural people needs to be altered. The image of cooperatives as successful businesses that serve the needs of members in a wide array of economic sectors is important.

Recommendations

1. Emphasize improvements in education of cooperative business managers, new and existing. This is a top priority.
 - a. Increased emphasis on business courses at all levels, including:
 - i. Information technology
 - i. Marketing
 - ii. Business Planning and budgeting
 - iii. Business management
 - iv. Financial analysis
 - v. Sector specific electives
 - b. Increased use of practical experience and participatory teaching practices at all levels that improve critical thinking, leadership, communication skills and understanding of cooperative business practices. For example:
 - i. Role-playing
 - ii. Case studies

- iii. Report preparation and presentations
 - iv. Field trips
 - v. Internships
 - vi. Guest lecturers
- c. For next 2-3 years, use same basic and advanced course for all students – existing managers and managers without experience. Over time, divide basic course into two tracks, one for existing (in-service) managers and one track for new, inexperienced managers.
- d. In 3-5 years, add diploma level courses that attract top students. This will encourage students to attend and will also provide a mechanism for cooperative students to achieve university degrees, thus strengthening the movement over time. This is a second tier priority
- e. Improved facilities and resources to support classroom instruction.
 - i. Strengthen the quality of teaching staff
 - a. Train existing tutors
 - b. Over time, add university trained instructors with cooperative experience
 - c. Borrow instructors from other institutions such as UST.
 - ii. Improve student living conditions and canteen options
 - iii. Improve teaching tools
 - a. Computers with internet access
 - b. White boards
 - c. Flip Charts
 - d. Overhead projectors
 - e. Slide projectors
 - f. LCD's
 - g. Textbooks
 - iv. Provide resource materials
 - a. Improved on-site library materials
 - b. Internet access
 - c. Negotiated access to University of Science & Technology library
- 2. Develop tailored, in-house training/consulting programs for cooperatives on a case-by-case basis.
 - a. Individual programs based on unique needs assessment.
 - b. Fee-for-service basis.
 - c. Services could include board training, strategic planning, employee training, conflict resolution, merger facilitation, etc.
- 3. Using a phased approach and working with government and NGO partners, develop training programs and materials for use at local organizational level, starting with Farmer Based Organizational training.
 - a. The college should play a strong role in assessing specific needs of stakeholders and designing appropriate training programs and materials to

- meet skill level and needs of training participants.
 - b. Training materials should be low cost and flexible, allowing for easy modification.
 - c. College expertise in areas of: organizational development, business practices, and basic cooperative principles and governance.
 - d. Design and implement an evaluation process through which to assess the usefulness of training programs. Use evaluation system to amend programs as needed and to develop advertising/endorsements for training.
 - e. Over time, seek ways to generate fee based training programs and the lessen dependence on government or NGO supported training.
- 4. Offer access to all courses and training programs to the community-at-large on a fee-for-service basis.
 - 5. Develop basic cooperative information offerings targeted at the community-at-large, in partnership with the Ghana Cooperative Council.
 - b. Goal is to inform population on the potential of cooperatives and to dissuade them of the negative image cooperatives currently enjoy.
 - c. Develop simple, informative materials that can be used repeatedly for speaking to groups or mailing to interested individuals.

Program Areas

The key program areas in the GCC's plan are:

1. Formal training for cooperative business managers
 - a. Basic course
 - b. Advanced course
 - c. Diploma courses
2. Training programs for Farmer-based Organizations and other Member-based Organizations
3. On-going executive education
4. Train the Trainer/Consultant programs
 - a. Extension staff
 - b. Community development workers
 - c. Cooperative Department & MOFA employees
5. Tailored, in-house training programs for cooperatives
6. Programs/services for business community at-large.

Programs for Cooperative Business Managers

Observations on Current Courses

The current curriculum does an excellent job, given the limited resources available, of training students to undertake the functions of managing a cooperative in Ghana. Those functions include basic bookkeeping, understanding and complying with local cooperative laws and regulations, and recording the activities of cooperative meetings. The fundamental weakness in the program is that it trains the secretaries to track what has happened, but not to plan for future of the cooperative. Thus, the cooperatives tend to have good records, but to lack goal-setting and planning capabilities. In short, the managers are trained to be functionaries rather than skilled business leaders.

The qualifications of students currently entering the GCC programs are quite varied. Some students have difficulty keeping up with course lectures and exercises. As the AgSSIP program launches and more students are received directly from rural cooperatives, it may be assumed that this situation will increase.

Recommendation

1. Offer short primer course (with additional fee) for students entering the program without adequate training or experience.
 - a. Course would 4-6 weeks in length.
 - b. Topics included:
 - i. Basic business math skills for accounting/bookkeeping
 - ii. Basic English and writing skills
2. Offer special study halls with tutors/instructors for students having difficulty in particular courses.

Basic Course

Course Objectives

Based on stakeholder interviews and the GCC business plan, the objectives of the basic course for cooperative business managers is to:

- Train students in the basic skills for cooperative business management in Ghana
- Provide background in cooperative theory, history, law and practice
- Instill knowledge of basic accounting terms and bookkeeping skills proficiency

- Provide an understanding of basic economics, management, marketing and information technology
- Provide an understanding of community development practices and resources in Ghana
- Improved basic English and business communication skills

Assessment of current curriculum

The current course does a very good job of training students to understand cooperatives and the cooperative law in Ghana. It enables graduates to meet the current obligations under the law. It does not, however, provide enough emphasis on business principles and practices. Further, more practical experience and participatory teaching practices would considerably strengthen this course.

Recommendations

The table below illustrates the current courses and emphasis given to particular subjects, as well as the proposed rebalancing and new subjects recommended. For more information on recommended course outlines for specific courses, please see Appendix 3.

Basic Course:	Total Hours/wk	Total course hours	%	Proposed hours/wk	Total course hours	%	Notes on Changes
Economics	3.7	44.0	13%	4.6	55.0	14%	Include intro to microeconomics & basic statistics
Accounting	5.5	66.0	20%	6.4	77.0	20%	Add on period per week.
Co-op History	3.7	44.0	13%	0.0	0.0	0%	Roll this into Co-op studies
Communication Skills	3.7	44.0	13%	3.7	44.0	11%	Unchanged.
Management	3.7	44.0	13%	7.3	43.9	11%	Teach 6 weeks of mgmt & 6 weeks of mktg
Co-op Studies	5.5	66.0	20%	6.4	77.0	20%	Add on period per week.
Co-op Skills	1.8	22.0	7%	1.8	22.0	6%	Unchanged.
Marketing		0.0	0%	7.3	43.9	11%	New course - 6 weeks
Introduction to IT	0.0	0.0	0%	1.8	22.0	6%	New course
Community Dev. Seminars		0.0	0%	0.9	7.3	2%	New course - one night/afternoon/week, for 8 weeks. Guest lecturers
Total	27.5	330.0	100%	33.0	392.1	100%	Add one course period per/day & 8-1 hour seminars per course.

1. Extend the current course time, by extending the classroom hours per week. The basic course is currently 3 months in length and classes are taught for 5.5 hours per day. It is recommended that the course remain 3 months in total length, but that the school day is extended by one 55-minute period per day for each day of the week and that an additional one-hour seminar course be added one day a week. Thus the total hours per week would increase by 20 percent.
2. Rebalance course weights to emphasize business courses, as shown below:
3. Add an Introduction to Information Technology course.

4. Eliminate Cooperative History as an independent class, include history in Cooperative Studies class.
5. Add Introduction to Marketing to the Business Management course. Suggest offering 6 weeks of Business Management basics followed by six weeks of Introduction to Marketing.
6. Introduce an Introduction to Community Development in Ghana seminar series. The series would include eight guest lecturers discussing specific community development programs in Ghana supplemented by assigned readings.
7. Over time, increase emphasis on practical applications using real case studies and field trips to complement course work.
8. Over time, increase participatory teaching practices.

The proposed new class arrangement for the basic course is illustrated below:

Advanced CourseCourse Objectives

The objectives for the advanced course are to:

- Provide business level management skills to cooperative managers and other executives
- Introduce advanced accounting, cost accounting, basic finance and budgeting skills to students
- Enhance communication, public relations and adult training skills
- Enhance cooperative sector specific understanding
- Improve business management, marketing and entrepreneurial skills
- Build strategic planning and business development skills

Assessment of current curriculum

The current advanced course does a good job in offering accounting and auditing skills, as well as continued training in economics and business management. The economics should include more emphasis on microeconomics and entrepreneurship and the management course should more strongly emphasize cooperative examples and include strategic planning.

Recommendations

The table below details the current courses and time allocations as well as the recommended program changes. For more information on specific course outlines see Appendix 4.

Advanced Course:	Total Hours/wk	Total course hours	%	Proposed Hours/wk	Total course hours	%	Notes on Changes
Coop Studies	7.3	189.2	27%	6.4	165.6	20%	Reduce by one class period/wk
Management & Organizational Development	3.7	94.6	13%	5.5	71.4	9%	Add two periods/week, teach mgmt & strategic planning first 1/2 semester & marketing the second half semester.
Auditing	1.8	47.3	7%	1.8	47.3	6%	Unchanged.
Accounting	5.5	141.9	20%	6.4	165.6	20%	Add one period/wk, include cost acctg, basic finance & budgeting

Communication Skills	5.5	141.9	20%	3.7	94.6	12%	Reduce by two periods/week. Compensate by requiring more writing and presentations in other courses
Economics	3.7	94.6	13%	5.5	142.8	17%	Add two period/wk & microecon, statistics
Advanced IT	0.0	0.0	0%	1.8	47.3	6%	Add this class - intro to Word, Excel; Powerpoint & Internet
Marketing		0.0	0%	5.5	71.4	9%	New course - teach second 1/2 semester
Sector specific labs		0.0	0%	0.9	11.0	1%	Lab one afternoons/week for 12 weeks - sector specific topics - students choose which one to go to. Combination of guest lecturers/instructors.
Total	27.5	709.5	100%	32.2	816.8	100%	Add on course period per day and 12-1 hour seminars per course period.

1. Extend the current course time, by extending the classroom hours per week. The advanced course is currently 6 months in length and classes are taught for 5.5 hours per day. It is recommended that the course remain 6 months in total length for classes and one month of practical experience. Also, that the school day is extended by one 55-minute period per day for each day of the week and that one additional one-hour seminar course be added one day per week. Thus the total hours per week would increase by 25 percent.

2. Rebalance course weights as shown below:

3. Reduce time allocation to Advanced Cooperatives Studies, but compensate by including more cooperative examples and case studies in other advanced classes.
4. As with basic course, split Management course into 3 components: Management 2.5 months; Marketing 2.5 months; and Business Planning 1 month.
5. In Advanced Accounting, add cost accounting, introduction to finance, and budgeting.
6. Reduce Advanced Communication Skills by two periods, but compensate by requiring more report writing and presentations in other courses.
7. Emphasize microeconomics and add intro to statistics in Advanced Economics.
8. Add Advanced I.T. course.
9. Add seminar series for sector specific studies in credit unions, agricultural cooperatives and rural sociology, industrial cooperatives, and service cooperatives.
10. Require use of computers and computer programs for completing assignments.
11. Over time, increase emphasis on practical applications using real case studies, field trips and internships to complement course work.
12. Over time, increase participatory teaching practices.

The chart below illustrates the current recommended classes in the Advanced Course.

Diploma Course

Course Objectives

The objectives for the diploma course are to further train cooperative managers and graduates of the Basic and Advanced Courses to:

- ❑ Better understand cooperative governance, policy development and sector-specific studies,
- ❑ Better expertise in Financial Accounting, Cost Accounting and Financial Management,
- ❑ Increased proficiency in Statistics, Information Technology, and Personnel Management,

- ❑ Improved skills in extension and cooperative education tools,
- ❑ Skills building through hands-on field training.

Recommendations

1. The recommended courses for the diploma program are:
 - a. Cooperative Governance and Policy Development
 - b. Organizational Development
 - c. Business Law and taxation
 - d. Financial Management
 - e. Advanced Information Technology
 - f. Advanced communication skills
 - i. Cooperative education and training
 - ii. Facilitation skills/negotiation
 - g. Advanced Statistics
 - h. Financial Accounting II
 - i. Cost Accounting II
 - j. Advanced Economics
 - k. Personnel Management
 - l. Field training
2. The diploma course should be 12 months in length, with a 3-month internship/field training period.
3. Prior to introduction of a diploma course, the GCC will need to enhance current staff either through new hiring or by using instructors from other institutions such as the University of Science and Technology.
4. Prior to introduction of a diploma course, the GCC will need to obtain state certification. It is recommended that the GCC obtain such certification through affiliation with an existing university.
5. The diploma course should rely heavily on practical training and participatory teaching approaches.

Farmer Based Organization Training

Background

As noted earlier, the World Bank, with the Government of Ghana, is launching a new initiative in agriculture called the Agricultural Service Sub-Sector Investment Program (AgSSIP). One emphasis of AgSSIP will be development and strengthening of Farmer-Based Organizations (FBOs), including cooperatives. Under this FBO initiative, strengthening of the Ghana Cooperative Council and the Ghana Cooperative College are priorities. It is envisioned that the college will play a key role by:

- ❑ Training cooperative business managers, both new and existing managers,
- ❑ Providing, in conjunction with other partners, farmer-based organization training at the local level, and
- ❑ Offering train-the-trainer programs for government and NGO staff working to develop member-based organizations.

The FBO training will be a comprehensive program, designed for all types of local, agricultural businesses and organization. The training programs will include extension or production training, community and cooperative governance and operations training, and training on basic business practices. This training should be supported by research, needs assessments, and evaluation of existing programs.

It is envisioned that the college staff will support FBO training by developing training programs and materials for community/cooperative governance and operations training and for basic business practices. The college will also train trainers for the FBO training program and will provide college staff as trainers. The college will use needs assessment to develop training modules and will implement an evaluation system for refining and improving upon course content and impact.

Stakeholder Needs

Based on interviews with nine cooperatives, it appears that basic training is needed in the topics listed below. This list should not be considered as all-inclusive. Additional work should be done to refine these recommendations and to develop and test appropriate training programs, methods and materials. A key factor in the success of these programs will be ensuring the training materials and methods are appropriate to the skill level of training participants. A large percentage of rural farmers are illiterate. A training priority for cooperative leaders and potential leaders should be literacy and numeracy programs.

Organizational Development/Strengthening (for members, managers, and directors):

- ❑ Purpose of the business/organization
 - Basic function
 - Types of businesses
 - Value of cooperation or aggregation

- Relationship to member's primary business or household
- Need to operate as a business
- Governance
 - Roles and responsibilities of members
 - Roles and responsibilities of directors
 - Roles and responsibilities of managers
- Good business practices
 - Good record keeping
 - Open communication with members
 - Importance of profitability
 - Need to capitalize for reinvestment
 - Planning for the future
 - Increasing value of the members' primary business operation
 - Marketing basics

Basic Business Skills for Managers and Directors:

- Understanding financial statements
- Basic marketing
- Policy-making
- Strategic planning
- Budgeting
- Communications
- Capitalization
- Rural sociology, including gender roles

Recommendations

1. Complete an additional needs assessment for this program that will:
 - a. Further refine needs and capacities of farmer based organizations, including board members, managers and owners.
 - b. Identify local and international organizations that can be partnered with to deliver these training programs.
2. Based on needs assessment, develop program curriculum, course outlines and teaching methods.
3. Develop evaluation system to accompany training program. Evaluation system should include: objectives of the training, input from training participants on their expectations of the training and their impressions of the courses, course materials and trainers used. Selective follow-up should also be included to assess whether trainees are applying lessons learned in day-to-day activities. Evaluations should be used to refine training programs.
4. Develop pilot training programs. Field test programs and refine as needed.
5. Use low-cost, easy to amend training materials. This will enable alterations as needed.

6. Hire staff member to manage FBO training planning, execution and material development for GCC. This staff member should also be responsible for consulting development (tailored, in-house training programs) and research. Research should be initially limited to research that will support development of appropriate training materials. Later, if Ghana Cooperative Council needs data or research to support policy making, the college should consider undertaking such research on a fee-for-service basis.

Train the Trainers

Background

There are numerous development organizations, both governmental and non-governmental, organizing and supporting community-based organizations, such as cooperatives. These development organizations use community-based organizations as mechanisms for delivering other products and services, such as jobs and markets for craftsmen or irrigation systems for farmers. These organizations meet with varying success. Generally, it seems they are able to organize the community-based organization to meet the immediate objectives of the project, but once the development organization moves away from active support of the community based organization, that organization starts to decline.

With the launch of the AgSSIP, additional training will be needed for business and organizational development for all types of farmer-based businesses. This will include cooperatives, non-profit organizations, partnerships, limited liability companies and other types of corporations or business structure.

Training support is also needed for individuals and organizations working to support economic development among disadvantaged communities, such as rural communities or among the elderly. To succeed, they must be able to identify locally-based resources, both human and natural, that can be mobilized effectively into income-generating activities. Furthermore, they should ensure the sustainability of these activities by ensuring locally based ownership, control, and ability to be effectively managed at the local level.

The staff of these development organizations must be highly skilled in several areas to succeed at this daunting task. The Ghana Cooperative College can provide train-the-trainer programs that develop and strengthen the skills of these development workers

Stakeholder Needs

The primary stakeholders in this program are the students that will be trained to work at the local level with community-based organizations and businesses. To be successful, these students will need to understand:

- ❑ Business basics,
- ❑ Organization and business development,
- ❑ Group dynamics,
- ❑ Group facilitation,
- ❑ Project management, and
- ❑ Training and consulting methods for low-resource adults, including those who lack reading, writing and basic math skills.

The secondary stakeholders are the managers and members of local organizations and businesses supported by these trainers and facilitators.

Objectives

The objectives of this program will be to:

1. Strengthen the organizational and business development skills of training participants. These skills should be culturally appropriate and effective at local levels of Ghanaian society,
2. Teach and develop effective skills among trainers in group dynamics and group facilitation,
3. Develop effective project management skills, and
4. Instruct trainers on training methods that are:
 - appropriate for adults,
 - participatory in nature,
 - practical in application, and
 - appropriate for those lacking reading, writing, and basic math skills.

Qualifications

The students for this course should have a good business skills background. The qualifications for this program should be the same as those for the diploma level courses in cooperative business management.

Recommendations

1. Complete an additional needs assessment for this program that will:
 - a. Further refine needs assessment of local based organizations and businesses.
 - b. Further refine needs of trainers.
 - c. Identify local and international organizations that can be partnered with to deliver these training programs.
2. Based on needs assessment, develop program curriculum and course outlines.
3. Consider future goal of offering a certificate and diploma program in community economic development training. This program may be in partnership with the Community Development College or other appropriate institution.
4. Implement course and instructor evaluation program for systematically reviewing and improving the program.

Continuing Education for Managers

Background

The GCC has offered short programs for current cooperative secretaries and managers. It is proposed as part of the effort to strengthen cooperatives throughout Ghana and to provide training and education support for FBOs that the GCC strengthen and enhance this program.

Stakeholder Needs

The need for this type of on-going training is strong and varied. Current managers need both strengthening of existing skills and development of new knowledge and skills. Future graduates and managers will have the same need for improving existing skills/knowledge and developing new skills.

The needs can be divided into two categories:

1. Leadership skills
2. Business management skills

To be effective leaders, the cooperative managers need to understand:

- ❑ Current cooperative law and policies
- ❑ Current commercial law that effects the cooperative business
- ❑ Community development services available to their local communities
- ❑ Economic and political trends effecting cooperatives
- ❑ Effective communication skills – including:
 - i. Negotiation skills
 - ii. Communications with members
 - iii. Representing the cooperative to the community-at-large

To be effective business managers, the cooperative leaders need:

- ❑ Strengthening and replenishing of existing accounting, management, and economics training,
- ❑ New training in:
 - i. Marketing
 - ❑ Fundamentals of marketing
 - ❑ Post-harvest handling
 - ❑ Controlling quality in the field
 - ❑ Transportation
 - ❑ Contracts
 - ❑ Pricing
 - ii. Information technology
 - ❑ Introduction to computers
 - ❑ Skills in basic computer programs
 - ❑ Introduction to the Internet
 - iii. Strategic management and planning
 - ❑ Developing mission statements, goals and objectives

- ❑ Developing implementation plans
- ❑ Role of board members, members, and managers in the strategic planning process
- ❑ Implementing and revising plans
- ❑ Updating plans
- ❑ Reporting against strategic plans
- iv. Financial management and planning
 - ❑ Understanding financial statements
 - ❑ Setting financial goals for the business
 - ❑ Developing budgets
 - ❑ Reporting against budgets
 - ❑ Sources and uses of capital

Existing cooperative managers can enroll in the basic, advanced and diploma courses. In addition, on-going seminars and short courses will be offered. By participating in FBO training, the managers will also be able to received specialized training. The short courses will be higher level programs geared towards managers with experience and some business training.

Recommendations

1. Relative to other new programs and program revisions, this on-going executive education should be a second tier priority. It is recommended that a need's assessment be conducted following the revamping of the basic and advanced programs for cooperative business managers and the pilot for FBO training is completed. Meanwhile, managers can participate in FBO training as appropriate.
2. Identify other programs currently offered to cooperative managers, such as the Canadian Cooperative Association and Ghana Credit Union Association training for credit union managers. Look for partnering opportunities for continuing education.
3. Conduct survey of current cooperative managers to determine training priorities, time availability for training, and current and past participation in training programs, travel flexibility, and pricing information. Follow-up survey with face-to-face interviews designed to obtain feedback on proposed training plans, length of courses, location of courses and prices.
4. Test 2-3 continuing education programs. Use evaluation system to measure performance.
5. Based on pilot programs, develop 12 month continuing education program.
6. Advertise program strenuously to target audience.

7. Build program over 4-5 years based on feedback from participants.
8. This program should be fully supported by revenues generated through course fees.

Tailored, In-house Training Programs

Background

Currently, no programs exist for tailored, in-house training and facilitation for Ghanaian cooperatives. The GCC would like to develop expertise and offer organization specific training and facilitation services to cooperatives.

This program is a third tier priority and should be developed after plan for diploma program is implemented and curriculum revisions for basic and advanced programs are completed.

Stakeholder Needs

The needs of Ghanaian cooperatives for tailored, in-house training is likely significant. The limiting factor will be the ability of the cooperatives to pay for such training.

It is anticipated that the cooperatives could benefit from the following tailored, in-house program options:

- ❑ Employee education programs
 - Cooperative principles and basics
 - Basic business practices
 - Customer service
 - Communication skills
- ❑ Board Training
 - Governance
 - Roles and responsibilities
 - Policy development
 - Understanding financial statements
 - Basic business skills development
- ❑ Management training
 - Preparing for audits
 - Budgeting
 - Reporting to members and board members
 - Personnel management
 - Project management
 - Member communications strategy
- ❑ Facilitation services
 - Conflict resolution
 - Strategic planning
 - Policy development
 - Merger negotiations
- ❑ Research services

- New product development
- Market analysis
- Business planning

It is anticipated that any training or facilitation services offered in this program would be strictly on a fee-for-service basis and would be based upon a unique needs assessment conducted for the organization prior to provision of services.

Recommendations

1. This product, while potentially valuable to clients, is a third tier priority for the college. It should not be designed, tested or launched until after first tier priorities are accomplished and second tier priorities are underway.
2. Conduct needs assessment and college resource/capability assessment.
3. Develop pilot list of services to be provided on a tailored, one on basis and the price for these services.
4. Test implementation with 2-3 cooperatives and make revisions as necessary.
5. Design and implement an evaluation system to measure performance.
6. Advertise services available.
7. Over time roll out additional products and services available on a tailored basis.

Programs for the Community-at-Large

Background

Currently, many of the students attending the basic and advanced courses are not directly from the cooperative community. They are taking the basic and advanced courses with the hope of obtaining a job in cooperatives (or other businesses) upon graduation.

As the college upgrades facilities and strengthens the curriculum, there is an opportunity to open the programs to the community-at-large. The college could obtain additional fee-for-service revenue from these students and businesses and, perhaps, more importantly, it will create an opportunity to bring outsiders to the cooperative movement.

Further, if the college facilities are upgraded to include a computer lab, office equipment, and communication equipment, the college could offer business services such as: Internet café, photocopying, faxing, report preparation and binding to individual and business customers as a way to generate revenue, and perhaps employ students.

In the general scheme of things, offering services to the community-at-large is a low priority. If students and businesses come to the college wishing to take classes and it can be done on a revenue-neutral or revenue-generating way without taking resources away from the college's core programs, then these opportunities should be taken. Over time after the core programs are underway and operational, if excess capacity exists at the college, offering programs for the business community-at-large should be pursued.

Recommendations

1. After facility upgrades and curriculum improvements are in place, if excess capacity exists at the college, conduct needs assessment among local businesses to determine what courses and services are needed and would generate adequate fees to cover costs.
2. Initiate advertising campaign towards the business community-at-large for the programs and services to be offered to the community-at-large.
3. Allow individuals and businesses to enroll in courses, or pick-and-choose among classes, on a fee-for-service basis.
4. With Ghana Cooperative Council, begin to offer seminars and basic information materials on other types of businesses that may be beneficial to small and medium size businesses, such as: shared service cooperatives, purchasing cooperatives, child care cooperatives, etc.

Resource Materials

Background

The resource materials and library at the college are very modest and significantly out-of-date. The weak financial condition at the college has not allowed the college administration to maintain the library or useful reference materials. The students and instructors need access to current reference materials and textbooks at an affordable cost.

Stakeholder Needs

The two primary stakeholders are the instructors and the students. The instructors need reference and research materials for preparing courses. The students need improved course materials and reference texts to support in-class activities.

While, it is recommended that the college upgrade the resource materials and library, it is strongly recommended that they consider low-cost strategies for doing so. For example, can the college negotiate an arrangement whereas students from the college could use the library at the University of Science and Technology?

Further, it is expensive to obtain textbooks and to keep textbooks current. It is recommended that the college use flexible training materials for coursework, rather than textbooks. The current practice is to use course notes to support the in-class lectures. It is recommended that this practice continue, but be enhanced with improved materials, case studies, and articles and assigned readings from reserved reference texts kept in the college library. This and other low cost approaches to maintaining current reference materials is encouraged.

A computer lab with Internet access will also allow the instructors and students to obtain current, low-cost articles and materials for use in coursework. Students will also be able to conduct on-line research to supplement library research.

Recommendations

1. Investigate possibility of enabling college students to use University of Science and Technology libraries.
2. Work with USDA to upgrade current library resources. Upgraded materials should include:
 - a. Basic reference resources – dictionary, thesaurus, business reference text, etc)
 - b. Business texts and reference books (accounting, finance, economics, statistics, marketing, agricultural economics and business, personnel management, etc)
 - c. Communication texts and references (negotiation, business communications, training and education guides, computer reference books)

- d. Cooperative references (Principles and practices, history, USDA board training materials, policy-governance materials, policy development, USDA publications, ILO/ICA materials, current research on cooperatives, etc.)
- 3. Use low-cost, flexible course materials – binders with course notes, articles and reading that support in-class lectures.

Next Steps

Proposed Timeline

Appendix 1: Meeting Summaries

USDA-Ghana Cooperative College Curriculum Review

Meeting Summaries

March 14 – April 3, 2002

March 14, 2002:

Department of Cooperatives:

Mr. Ata Mensali, Deputy Registrar

Mr. John Paddy Kitcher, Deputy Registrar

The role of the Department of Cooperatives is to promote cooperative development in the country. The cooperative concept in Ghana was started around the cocoa industry. Cooperatives were a way to improve the quality of cocoa. Soon, other economic activities were organized through cooperatives, including: transportation; consumer; credit unions and distilleries. By 1961, cooperatives had reached the pinnacle in Ghana.

Currently, the department staff organizes people into groups or cooperatives so the extension personnel (from MOFA) can work with them. The department does the organizational work, teaches the groups financial management, secretarial practices, credit management and payback. The department does not do business plans as such, but rather acts as an intermediary, introducing the cooperatives to banks for loans.

The department also handles the registration of the cooperatives and conducts the annual audits. They also provide marketing assistance to the cooperatives.

They are now working with the Farmers Service Center that is encouraging farmers to use inventory credit. They need more processing and storage capacity to spread this program further. (AgSSIP, the World Bank agriculture program is supposed to have funding for this.)

The cooperative college was established in 1971. It provides training for the officers of the movement (managers and board members) of the societies. The department also uses the college to train their front line officers and for retraining/continuing education.

The college is not equipped to handle higher level training – the college needs to be able to do more than basics. Their officers have to go to foreign countries for diploma courses – in cooperative and rural development. They have been sending people to Cameroon, Israel, U.K., Malaysia, and Japan. Usually are able to send one person annually – on a scholarship.

They want to see the college go to the next level, to be able offer diploma courses, particularly in management. These courses also need to be available to Farmer Based Organizations (FBOs), not just registered cooperatives.

All cooperatives except credit unions use the College. The Canadian Cooperative Association (CCA) does a lot of programs for the credit unions – particularly management courses.

The college staff does travel to provide programs outside Kumasi. The college staff needs upgrading.

The strengths of the College are:

- The government is interested and is providing funds
- Cooperative community is also supportive of the college

The department advocates for the college. The principal of the college is at the same official level as the Registrar.

Ministry of Food and Agriculture:

Mr. F.W. Aidoo, CCARD Co-Convener

The ministry wants cooperatives to be an important avenue for development of agriculture – inputs and marketing. Need to organize farmers to gain efficiency in providing services.

MOFA's main focus now is to look at post-production activities. The Cooperative College needs to be able to support this. CCARD wants to strengthen cooperatives – they are looking at model cooperatives.

Strengthening the Cooperative College (CC) was identified through the AgSSIP study. MOFA is ready to provide staff to assist with training if deemed appropriate. Ag Colleges in Ghana are mostly production based. There is some farm management as well.

Cooperative Council of Ghana

Mr. Albert Prempeh, Acting Secretary General

The Cooperative Council of Ghana (CCG) is the apex organization for the cooperative movement in Ghana. There are 18 member associations at the GCC, of which only 6 are active. The remaining 12 are in financially distressed conditions.

CCG members are unable to pay dues, 98% of the council's funds come from the government. The CCG's main activities are: promoting and developing cooperatives; representing Ghanaian cooperatives internationally, and representing the cooperative movement domestically. Cooperative education and advocacy.

They are largely unable to deliver on these activities because they lack funds to do so. They have regional offices in all the regional centers. They are manned by regional development officers. Most of the offices are about to be closed because they cannot pay rents.

Another concern they have is how to help the distressed cooperatives. These cooperatives look to the CCG to find help locally and internationally.

The six viable associations are:

- ❑ Credit Union Association
- ❑ Cooperative Distilleries
- ❑ Susu Cooperatives
- ❑ Cooperative Pharmaceuticals
- ❑ Cooperative Poultry Farmers
- ❑ Pioneers Cold Storage Cooperative

World Bank and the Government of Ghana (GOG) have put in place the AgSSIP program. Under this program, the Ghana Cooperative Council is supposed to establish an audit union to audit the cooperatives. The Department of Cooperatives would give up this function. In addition, the Ghana Cooperative Council would offer technical assistance and consulting to cooperatives. Again, the Department of Cooperatives would give this function up.

They are still waiting for the AgSSIP program to start. This program will strengthen them. This will take the Ghana Cooperative Council out of the government budget and let them stand on their own.

There will be a Cooperative Development Fund. If this Fund is established, it would be a way to help the distressed cooperatives. There is a new cooperative policy that the Government cabinet has passed. It will go to Parliament for approval. The Cooperative Department worked with ILO to develop this policy.

They'd like the college to be well run, well managed, and financially sound. They'd like to see the college offer diploma and possibly, degree courses. They are disturbed that the college is still unable to offer higher level courses.

The problem with the training is that it does not go far enough – the students are not trained at a high enough level.

They expect the College to play an important role in cooperative development. They need well-trained, well-equipped, well paid and committed individuals in the movement.

World Bank:

Mr. Solomon Bekure, Senior Operations Officer

Mr. Charles Annor-Frempong, Senior Agriculture Specialist

Mrs. Patience Mensah, Agricultural Economist

They want the College to train cooperative personnel, even provide training schemes for cooperative members.

Encourage me to look at the various stakeholders and identify what the cooperative college can do for each of these. Managers, directors, members, etc.

Cooperatives can be on the major means to help develop agriculture and rural areas in Ghana. They are looking to strengthen existing cooperatives and to start new ones.

AgSSIP started this year – there is an implementation manual and the annual workplans are being developed. These should be done in April. They are just getting started on them. AgSSIP is a 9 year program, evaluated and funded in 3 year intervals.

ILO did the business plan for the College. WB sees the training component as important and that the college should train for the cooperatives, not the Cooperative Department. WB project will give physical investment to the College, but not the building.

College needs to be responsive to the industry, trying to get support from the cooperative community. If the Cooperative Policy document is implemented, the Cooperative Department would get out of auditing and consulting. It would just register cooperatives.

Extension and others will be supported to support the FBOs. An FBO Support Fund is also included in the AgSSIP program. The Support Fund is to help develop the capacity of the cooperatives – it is to pay for training. It would be grants. It will be operated by an NGO outside the government.

There will also be an extension development fund – cooperatives can apply for this. It would cover costs of advisory services to farmers through associations.

They feel a business approach is lacking in the cooperatives. Feel they need help in marketing, management, and finance. Need practical training as well, such as internship programs.

Also would like to see training of the executives of the cooperatives, reinforcing cooperative principles.

March 15, 2002:

Vegetable Producers and Exporters Association of Ghana (VEPEAG):

VEPEAG works with 6 cooperatives. They are trying to organize new cooperatives to meet the demand they have for exports. They are particularly interested in trying to group their individual growers into cooperatives.

Biggest problem with cooperatives is that they are not working as business entities, but seem themselves more as families. Getting them to understand that they should act as a business is the challenge.

There is a gap between the needs of the cooperative and the needs of the members. Some cooperatives are sponsored as part of a larger program. Others are autonomous. The autonomous ones seem more sustainable.

The autonomous groups seem to be more family-like – still not run like businesses.

They have over 250 members scattered all over – they are trying to organize these farmers into cooperatives. OICI training helped them realize the potential of working with cooperatives. Will try to reach out to Ghana Cooperative Council and Cooperative Department.

Small Scale Irrigation Development Project: GOG/African Development Bank:
Mr. Peter Dadzie, Agro/Extension Specialist

They have 31 projects around the country – everywhere but the Western Region.

The projects are divided into 2 groups:

- ❑ 14 have been given managerial training
- ❑ 18 more will get managerial training

The project is sponsored by the GOG and the African Development Bank. Basic qualification to participate is that the farmers must be registered as a cooperative. They must have cooperative by-laws, open a bank account, and must register for and hold a cooperative certificate. Before a group can register, they must be together for 6 months, have had training and have formed by-laws.

After this, the land is released by the chief or landowners – certified by the local administration.

Working with regional offices of Cooperative Department and local economic development entities.

The cooperatives will be producing rice and vegetables. This year they will begin construction of the irrigation.

Needs of the Cooperatives:

- ❑ Cooperative basics
- ❑ How to understand mutual needs, community development
- ❑ Believe they can use cooperatives to distribute production credits

- ❑ Also 25% will be women – the women will be trained to market the products.
- ❑ Cooperatives will also take care of post-harvest handling.

It will take 5 years to construct irrigation and hand the project over to the cooperatives. Irrigation systems will be owned by the cooperatives. Expect the farmers to contribute labor for construction – this will be paid labor. But it will help them feel vested in the project. The farmers will have to invest token fees to the cooperatives.

They provide a full package of materials and training programs- they also do on-site extension support.

Ministry of Manpower Development and Employment:

Mrs. Cecelia Bannerman, Minister

She is interested in seeing cooperatives spread to anywhere there is raw materials. Sees cooperatives as a source of employment. Also helping people achieve through collective agriculture. Wants the cooperative movement to thrive.

Department advisors should also see how the communities could work with other projects in the district. Wants people to be more creative – what can we do with the resources we have? Community development perspectives needed.

She wants help beyond the farmer groups. Can we look at value-added processing with the cooperative model.

Weija Cooperative

Project Manager for the Ghana Irrigation Management Authority, MOFA

Weija Cooperative was established as part of the Weija Irrigation Project. Meant for vegetables – 220 hectares; 171 farmers. It is obligatory for the farmers to be a member of the cooperative. This makes them one body. This cooperative is about 12 years old. Average holding is 1 hectare.

Some independent farmers have also joined but they do not participate much. The cooperative has directors, but no day-to-day manager. They do not have a business manager. The purpose of the cooperative is the production and marketing of products. They have brought together the farmers, but it needs strengthening.

People act in a very individualistic manner. Not look for mutual benefits – still individually plan – no cooperative planning of production.

One constraint is planning production. There is uncertainty what seeds are available at any given time.

The cooperative has 3 meetings per month – a board meeting, an executive meeting and a farmer meeting. The farmer meeting is well attended – usually by about ½ the members. They generally talk about payment issues – sometimes marketing.

The cooperative collects an annual fee (made on an installment basis) to pay electricity for the irrigation and to maintain the irrigation system.

Board members serve 3 year terms and can only serve 2 consecutive terms.

Cooperative needs:

- Marketing – need to train individual farmers to understand pooling and crop planning
- Visiting sister projects to see what others are doing.
- Have some trainings now, but although the participants like the training, they do not implement much of what they learn once they get home. These trainings need more follow-up and support.

Need very fundamental training – including community development.

He'd like to see a system where the cooperative is divided into groups – each group is trained together. Every year there is a new topic to work the groups through.

Ghana Cooperative College does not have time or resources to monitor. Nor does it have any alliances or linkages with others.

Monday, March 18:

Cooperative College of Ghana:

Mr. Kweku Mensa Arthur, Principal

Cooperative Department, Ashanti Regional Office:

Mr. B.K. Dickson, Regional Cooperative Officer

Mr. A.A. Agyepong, Deputy Regional Cooperative Officer

The college has problems with academic staff – they need more and better trained staff. The principal is good – he was formerly part of the Cooperative Department staff. The college just recently began offering advanced studies.

Also need better facilities and accommodations. Gov't is planning to sell the shoe factory, so college may be evicted. Construction at new site is being funded by GoG.

Need to look at the qualifications for admission to the college. The college should also be accredited. If the college joined with a university (as was tried a couple years ago), they would receive automatic accreditation – would have the university's extended to them.

The cooperative societies are not able to hire very qualified staff – so usually depend on those with a least a secondary level education. The people going into the cooperatives are not well trained – so do not help the cooperatives.

The department is not hiring now- so do not send staff to the college. There is not much training available for their staff – they would like to have continuing education training, but there are no funds for this.

When the dep't works with a cooperative, they recommend that the staff go to the College for training, but most do not. They do not because:

- The cooperative does not have \$\$
- Cooperative is afraid that if it trains the staff, they will leave.

Cooperative College with all its problems still does a better job than the commercial colleges. Cooperative college is tailored to the field – it is more hands on.

Could add management, budgeting, financial planning, etc. they would need more staff to do this. They'd like to see business planning included in the program of study.

Regional Cooperative Development Office and General Secretary, Agriculture Cooperative Association

Mr. G.K. Ntiamoah, Reg. Co-op Development Office, Ghana Cooperative Council, and General Secretary, Ghana Co-op Agricultural Producers and Marketing Association.

Mr. J. Antwi-Agyei, Former Principal & Tutor of College, P.O. Box 32, Kumasi, Ghana

Mr. Ntiamoah is in charge of all cooperative societies in Ashanti region. Supports education, and advocacy for these cooperatives. Helps with mobilization of education. He used to do marketing training for the ag. Cooperatives.

The association is now trying to mobilize farmers to come back to cooperatives – they are meeting with some success. The government has asked farmers to produce more food – so they are mobilizing to do so. The societies do not contribute to the association. There are 30 societies for food farmers in the Ashanti region.

When the college is organizing a course, they send a letter to all the Unions and societies. They feel the societies and unions have benefited greatly from the college. They are now organizing courses with the College to take directly to the farmers – Mobile Education.

The college would like to move to more informal training at the local level – training of farmer members. The College will also do on-site visits with graduates to see how they are doing.

They will be doing these things through the AgSSIP Cooperative Capacity Building Fund.

Problems at the College:

- ❑ Infrastructure

Former Tutor and Principal:

- ❑ Infrastructure
- ❑ Student qualifications – the movement is moribund – where do we get students? The places the college formerly drew students from are all hurting now and cannot afford to send students to the College. So now are getting all private students – they are not coming from the cooperatives.
- ❑ College curriculum:
 - Management – modified to fit a small business
 - I.T.
 - Rural Sociology – related to FBO training.

The college needs to be modified to what is happening now.

The college is changing the name on the certificates to “Certificate in Cooperative and Business Studies”. It was “Certificate for Cooperative Secretaries”.

Need to do advanced training for tutors at the College. Beef up the strength of the tutors.

Cooperatives need help to understand pooling and marketing.

Cooperative College of Ghana:

Mr. Arthur, Principal.

Gender issues will be included in their plans.

The business plan for the college was drafted in late 2000.

His Vision for my work:

Ultimately, stakeholders in Ghana should understand that cooperatives are businesses and managers should have the necessary tools to effectively manage cooperatives.

1. A program of training that includes all the areas that will help build effective managers.
 - a. Basic program
 - b. Advanced program – certificate
 - c. Diploma program
2. Package for FBO training. The college is going to be very dependent on this, so need a very good program for this, a package.

3. Cooperative training package, something that is simple and effective. In-house training activities. Train the trainers – targeted towards extension, CCG staff, etc. Needs assessments, Co-op 101, etc.
4. Package for the business community to access the college. Pick and choose for businesses.
5. On-going professional development. Geared toward cooperative professionals
6. Needs assessment and training adjusted to fit the needs of the clients. Tailored programs, delivered in-house.

Tuesday, March 19, 2002:

Ghana Cooperative College:

Discussion day with Instructors.

Mr. M.S. Ahmed: Accounting (basic and advanced); auditing (advanced)

He has a Bachelor's in Education for Accounting. A Diploma in Business Education (acc'tg option). Also a teachers certificate A Post-Secondary.

He has been at the college for 3 years. Before that he was with the Ghana Education Services for 21 years.

The problems at the College are many:

- ☐ Low # of admissions
- ☐ Quality of students is wide ranging – making it difficult to move a class along at the same pace
- ☐ No textbooks
- ☐ No lecturer reference books
- ☐ No learning aids
- ☐ No training for teachers
- ☐ No computers and equipment
- ☐ Low pay (in fact, they took a pay cut some time ago)
- ☐ Low morale among instructors.

He has written his own textbook. He could take it further, develop it for the public, but there are no funds to support this. No textbooks for advanced accounting. Need reference books for instructors – also for the library.

2002 Course Schedule:

- ☐ 3 Basic Courses (3 month duration)
 - Feb – April
 - June – Aug
 - Sept – Dec
- ☐ 1 Advanced Session

- Feb – August (May Holiday)

He is very concerned about advancement for teachers.

Mr. Saddique Mfum:

English language (Basic and Advanced)

Communication (Basic and Advanced)

- Letter writing
- Rules of writing correspondence

Advanced Communications:

- Process and media
- Using communication tools effectively
- Organizational structure
 - Rules of Communication
 - Job descriptions, specifications

He is helping to train secretaries in their work with members. Need communication skills to effectively interact with members.

Background:

- Completed primary school in 1962
- Secondary school
- Teacher training college – advanced certificate
- Cooperative Education certificate from this college – after his training here, he was groomed to be a trainer here.
- Before this he taught secondary school in Nigeria.

He has been with the college for almost 13 years.

The gov't is withdrawing/privatizing industry. So, cooperatives must take a more important role. The college needs to be upgraded to support this.

The college should carry the training to the grassroots- they'd have greater impact. FBOs and cooperatives.

They also need to follow-up with graduates – they are inhibited in doing this for lack of transport. The College has been unable to play this role.

Library needs to be improved. Books, reference materials, magazines.

Computers/technology – almost no tutor here is computer literate. Instructors need to be trained as well.

Low number of students – now people are coming because they are interested in the business studies.

Coops have been used to deliver social services – now need to be viewed and ran as businesses. If we do this, they will attract more people here.

Need to advertise their program as Cooperative and Business Studies. In Ghana, cooperatives as seen as for marginalized, rural poor – not seen as for rich or successful people. For cooperatives to have an impact, they should be geared towards rural people – marketing cooperatives. Have used cooperatives for production but not for marketing. Storage facilities are not readily available.

People will form cooperatives but where is the market? Gov't will give loans that farmers are required to pay back. He feels gov't should do more to ensure good returns to farmers.

The Ghanaian economy is largely ag-based. Must focus attention here. Most of the population is in rural areas. The college does not even have a vehicle to get to the rural areas.

Mr. Philip Apau Adjei: Business mgmt and Economics (basic and advanced)

He has O-level in advanced level economics, geography and French. Taught for 5 months in Accra. Then went to Cape Coast University to study business management w/ economics. He came here after graduation as part of his National Service obligation. He will be here for one year. Started here in November 2001. He'd like to stay on.

Prior to his arrival at the college, they did not teach business management at the basic level. He has prepared all his own teaching materials.

The cooperatives here are not really functioning – the cooperative workers are not coming. So those attending the college now really want the business classes.

The college should promote that it is a business training school – put less emphasis on the cooperative aspect. Adding computer skills is important – the teachers need training as well. Need computers here. Courses should focus more on accounting and management.

The students are good, very serious. Very interested in management concepts.

He goes to the education college library to use their reference materials. The facilities here need to be improved – particularly the hostel. The place where students sleep is very poor. They also need books.

More practical education would also be good. Students should go to the field and work in cooperatives. Can also provide more support for particular field that the students are interested in – ag, finance, etc). Marketing would be a good program to add.

Thinks they should extend the calendar – the basic course is too short.

The advanced course is largely students with some experience or who have completed the basic course. They do not offer tutorials or special seminars. Thinks we should restructure the course by looking to what the market needs.

Wednesday, March 20, 2002:

Ashanti Distillers Cooperative

Mr. Adgjei, Regional Internal Auditor

Mr. Berkoh, Union Secretary (manager for Kumasi)

Two former students. The internal auditor attended the College from 1976-1978. The other fellow was in charge of the accounting department. He attended the college from 1980-82. Both were trained to be advisors and auditors for the Department of Cooperatives at the district level. In their jobs, they trained cooperative secretaries on bookkeeping. Both worked for the department for 7 years, and then left for the distillers' cooperative.

The college provided them both with secretarial training and accounting skills. Both have subsequently received additional refresher courses at the College. Both felt it was a good basic training – they learned a lot about the different cooperative sectors as well.

The main problem they see is the lodging and food service for students. They had very good instructors when they were there. They learned a lot. One problem is that people who are going to the college cannot find jobs upon graduation.

Suggests computer and IT training would be very useful. Important skills for continuing education of existing executives as well. Also need to know how to organize people. Would like to see a diploma program – particularly for auditing.

The course duration of basic course is too short – probably also for the advanced course. Not enough time allowed for the information that is needed.

College needs:

- ☐ Buildings
- ☐ Transport
- ☐ Library
- ☐ Computers
- ☐ Better qualified teachers and more teachers

They would be very interested in an Alumni Association.

St. Peter's Credit Union:

Mr. Tufour, former student – attended the college in 1980.

Mr. Tufour was the student prefect (leader) when at the college. He was the general manager at St. Peters until last year – he retired and became the President of the credit union.

The credit union was started by the Church. It has over 4000 members and covers a 42 sq. mile radius. Many members are market women. St. Peter's and the University of Science and Technology credit unions are among the most successful in the Ashanti Region.

Mr. Tufour was sponsored by the credit union when he attended. He then worked as a warranty officer. The management wanted to strengthen his knowledge of accounting and cooperatives. He learned so much at the College, it helped him a lot. He only knew basic cash accounting before attending. After graduation, he became Treasurer and was then the manager for 10.5 years. He is now the President of the Society.

He also learned a lot about how to organize the cooperative meetings and taking notes. Also about the history of cooperatives and about the other types of cooperatives. The tutors were very helpful. The accounting was really helpful to him. He went back to the college for some continuing education courses and seminars. He has also worked as a facilitator at the College.

Suggestions for the College:

- ❑ Special topics associated with credit unions – particularly teaching people how to counsel others on personal financial management
- ❑ Computers and IT
- ❑ Auditing
- ❑ Membership recruitment

The CCA courses cover management, credit union accounting, loan portfolio management, etc.

People need to learn to save – to build capital. Women at the market have very little capital – they are giving small loans to these women for expanding their businesses. First, they bring them into training classes.

They hold a general membership meeting every month – they ask guest lecturers to come in. On average 600 attended – generally the same people attend each time.

The college needs better facilities and accommodations.

There are 300 credit unions in Ghana; 38 viable credit unions in Ashanti; and 30 start up credit unions in Ashanti. Regional associations help new credit unions get started. The managers of existing credit unions also help. There are training courses and seminars given by the regional association for managers and employees.

Topics include:

- ❑ Structures of credit unions
- ❑ Board duties
- ❑ Committees
 - Loan

- Audit
- Education
- Membership

Teaching boards is very important. Also some societies need to understand the importance of a hired, qualified manager. They have sent board members and committee members to the College – when they express a particular interest and enthusiasm in the credit union. Also employees – but don't normally send employees because then they have to hire someone to fill the vacancy.

Credit unions are sending people to other institutions for training – spending a lot of money to do so.

Thursday, March 21, 2002: Interviews with Students – Current and Former

Benjamin Nkromah Fosu – Basic Course – current student

He is a businessman in electronics. Has his own company. He imports products from Singapore for resale here. His business is doing well and expanding. He needs more business training – in accounting, management, economics, and communications. That is why he is at the College. He also plans to take the advanced course.

Feels the program is good – it has helped him to keep proper accounts – and has helped with his marketing skills as well.

He'd like to see computer and IT courses; more marketing; books; better facilities. HE also thinks a course on public relations would be good. More field trips and practical experience also.

He'd be interested in an alumni program and a diploma course. Also he thinks the opportunity to study cooperatives at the university level would be good. The cooperative examples are very useful to him – particularly the financial cooperatives, ie: credit unions.

Mrs. Agnes Adu-Gyanfi – attended the college from 1984-85.

After graduation, she worked at the cooperative distillers until 1993. She left to start her own business. She now wants to go back to work for a company – preferably a cooperative. She is coming back to the college to take the advanced course.

She thought the basic program was a good program. There is a problem with the facilities. In addition to the advanced course, she'll be taking a computer class – then will look for a job.

More practical training would also be helpful to her. As would discussion groups and seminars – and more training for the instructors. Also suggests scholarships.

Many come for the basic, but would need more support to take the advanced courses. She would be interested in a diploma program.

Mrs. Esther Adjui: She is with the Cooperative Distillers. She is the General Secretary of the Distillers Union for Ashanti Region. She is a member of the Nat'l Distillers Union staff.

She took the basic course in 1979. She has been working in cooperatives for 21 years.

The school has increased its fees, but people do not have funds to attend. Scholarships would be helpful. There is also a lack of jobs for graduates. The cooperatives are struggling.

Computer and IT training would be useful. Thinks elders should help students to go to the college. Secretaries need to be able to train people at the local level. Dorms need to be improved.

Mr. Amankwah Kwame Asare

Attended the college from June-December 2001 – advanced course. He now works for The Ghana Broadcasting Corp. Credit Union.

The course was very helpful and useful. Accounting was the most useful. Also found the auditing and management courses very useful. He is the accounts officer. Before he was an accounting clerk for a different company.

He thinks the college should incorporate Credit Unions studies – accounting and management into the program. Thought the economics course was shallow- needs more graphing and more applied economics included. Would like to see microeconomics taught. The current course is macro oriented.

Computer studies – this is required by most jobs now. Basic training in Word and Excel. Library needs to be upgraded and refitted. Facilities should be upgraded – made more comfortable. They are loud – not conducive to learning. A higher learning opportunity would have been good. Diploma courses and degree courses. Right now there is no where to go after the advanced course. Cannot pursue other studies. Diploma program in credit union accounting and business management and cooperative studies would be good.

Their main challenge at the credit union is getting the right sort and caliber of people for management positions. Need courses for executives already in business. At the college, the practical training period is too short – more on-the-job training. This would help students understand what to expect when coming out of school.

He sees a lot of opportunities for credit unions in Ghana. Thinks the college should consider programs specific to cooperative sectors. The field studies were good, but should expand to 2-3 months.

Friday, March 22, 2002:

Mr. Arthur:

80% of people in local cooperatives are illiterate.

Food Farmers Cooperative at Tapa.

Mrs. Agnes Acheampong – Secretary of a local cooperative. She attended the college in 1986. The accounting program was very useful.

Thinks the cooperative secretaries could benefit from more marketing training – but also more production training.

Interview with Cooperative Executive Committee:

- ☐ Farmers work individual plots of land
- ☐ Cooperative shares labor
- ☐ Vegetable, cassava, corn
- ☐ Wholesalers come to coop to buy – the buyers know when crops are going to be ready – no advance contracts.
- ☐ They have storage for corn
- ☐ They market together through the cooperative
- ☐ Pay share capital to the cooperative
- ☐ Cooperative takes a small marketing fee
- ☐ Production has gone down because there is no production credit available anymore
- ☐ Because of this, they cannot support the society or the union very well.

FBO training would be useful.

- ☐ Extension training on chemical use and handling
- ☐ Post harvest handling – particularly storage
- ☐ Need marketing centers – wholesale markets
- ☐ Need equipment – tractors and sprayers
- ☐ They have irrigation, but government wants them to stop using it – drying up the river
- ☐ Could use specialist to study this situation – then provide training on the solution
- ☐ Need training on cooperative management
- ☐ They get together w/ other cooperatives at the district level to share ideas, etc.

In answer to the principal's question – the committee members admitted that they did not really understand their roles.

FBO training when it comes will be comprehensive - cooperative business operations, extension and research.

Monday, March 25, 2002:

Ntinanko Oil Palm Cooperative – shown around by staff. Spoke later to Society President.

The cooperative has a collective farm and individual members. Originally this was a Technoserve project. Had established a production credit arrangement. Members paid a % up front for oil, oil was stored and sold later when prices higher. Difference less expenses paid to members. Still doing this, if cooperative can afford to cash flow it, otherwise do not do it.

Mr. Yarney, President of the Cooperative Society:

Worked with Dep't of Cooperatives in 1985 to start the cooperative. Many farmers in the area were raising oil palm, but were vulnerable to large processors. Nuts must be processed in short time – cannot be stored. The department educated them on the principles and practices of cooperatives. Also on accounting.

Technoserve provided manager and technical aspects – extension aspects. Helped layout fields and estimating production. The have 60 trees per acre. When trees are beyond productive capacity, the are felled and used for palm wine – sold to distillers.

Biggest problem they have is the high rate of illiteracy among members. Only 7 members can read.

They sold shares to members – raised over \$500 – used that to build the structure for the mill. Technoserve set specs for equipment needs and placed the order. They also oversaw the installation.

Early on for production credits, the Agriculture Development Bank provided loans against oil in storage. They do not do this anymore – they have a ready market. Sell through market women. Now they store, if the cooperative can afford it. They just don't take the loans anymore.

Have a problem with price of raw product. Financial situation not good – their equipment is old and takes a lot of repairs. Need to replace it. This is their main problem now.

Useful training topics:

- ❑ Personal accounting for members – numeracy courses
- ❑ In-house professional training for soap making. Ideas for new products and project planning.
- ❑ Workers – training on using equipment and hygienic measures.
- ❑ Rights and responsibilities of members

The sources of funds for the cooperative are:

- ❑ Processing fees
- ❑ Palm nut cracking fees and processing fees
- ❑ Sale of harvested fruits from their cooperative farm.
- ❑ Sale of old trees to distillers.

Could possibly receive other funds from soap sales. Feels the cooperative needs to increase its funds so it can do more storage. There are now many small-scale processors in the area- facing more competition. That is why they are expanding their own farms. Want to run plant at high capacity.

Discussion on why they sell the fruits from the cooperative farm, rather than processing themselves and keeping that margin. Not all women who buy these fruits are members. Weakening the cooperative.

Executive committee meets monthly. Feels everyone understands their roles and does them well. Sounds like they go into a lot of day-to-day operations detail – bills cannot be paid until 2 executive members sign off. Planning is done by the executive committee prior to annual meeting. Plans are reported to members at annual meeting – they have chance to comment. 3 committee members are illiterate.

Ampeyoo-Krofofrom Co-op Brass Handicraft Marketing Society, Inc.

Mr. Felix Adu Murphy, Secretary of Society. Other executive committee members present – but did not add anything to Mr. Murphy's comments.

Started the cooperative one year ago. Have 24 members. The Cooperative dep't provided training – how to organize, invest and manage a coop.

Prior to this, there was an association, but it had failed. Some of the workers decided to start the co-op with their own resources. All members have paid an entry fee of 10,000 Cedis and share capital of 100,000 cedis. This was their decision – it took 3-4 months for all to pay. They participated in a handicraft exhibition for 12 days – it was very successful.

Had some development help from Aid to Artisans Ghana (ATAG) – They helped with product development, understanding market trends, they have a good knowledge of what the market wants. ATAG held a workshop on product development.

They plan to continue in product development and exhibitions – locally and internationally. Would like to go to an international exhibition with other cooperatives.

Challenges – production finishing – being more modern and mechanized. Cannot compete with Asian markets. Asian manufacturers are copying their products. Would need training on the new finishing process, plus need funds for the investment in equipment.

Training needs:

- ❑ Production
- ❑ Marketing
- ❑ Management
 - Accounting/bookkeeping
 - Leadership – rights and responsibilities

They would also like to affiliate with other cooperatives – they are very committed themselves. Feel comfortable with their roles and responsibilities.

Ms. Stella Ansah, Student in the Advanced Course. Has also taken the basic course.

She was with the National Mobilization Program – this program no longer exists. Were facilitators in the countryside.

She feels the course is very good. Cooperatives are springing up now, so need for their skills. Should add cost accounting. This would complete their skills. Diploma course would also be very good – cannot go to Polytechnic or abroad with this certificate. College should be accredited – and possibly affiliated with higher tertiary institutions.

Need more staff. More advertising for the school. Advertise on radio, newspapers – interviews in newspapers.

The way the program is scheduled now – it is one academic year. If add a diploma course, it would make the program 2 academic years. She likes this better than lengthening either the basic or advanced course.

She came to the program with no accounting knowledge or other business knowledge. Feels she now has good skills. Instructors are good. Facilities and references need upgrading. Need better dispensary/first aid. Likes the idea of more practical training. School also needs a bus.

Mr. Isaac Donkor, Advanced Student – also took Basic Course.

Completed secondary school in 1993. Came here for basic course – then went to work for the Cooperative Distillers. Has worked there for 4 years. Came here on his own for the advanced course – He wants to stay working in cooperatives. Came back for more training with hopes that he could earn more money.

He feels this is a good course. Would like cost accounting to be added. Also thinks the college should be accredited – this would help the graduates get jobs. It would also allow them to go to the Polytechnic. Computer and IT courses needed. Feels statistics would also be useful. A diploma course would be good.

School needs a vehicle. Also needs more tutors – the instructors are good. But they should be more motivated – more involved. After the courses, it is difficult to get a job – it is only the co-ops that recognize the value of the certificate from here. Changing the name on the certificate will help.

Dr. Bakang – Agricultural Economist, University of Science and Technology

Their input can be on group dynamics, cooperative studies, basic rural sociology, business law, and finance.

UST had a diploma program on ag econ, farm mgmt, and extension – but dropped it. Colleges of Ag are now supposed to offer. UCC has a degree course in extension.

The UST Faculty is available to teach at the college.

Principal would like to bring College under the UST – this would automatically pass their accreditation to the College.

Remember once these students finish the course, they will essentially be teaching others what they have learned here. WE need to boost their communication, adult-training skills. Particularly using audio-visual aids.

Computer and IT also very important. Basic Word, Excel, desktop publishing and Powerpoint are useful. Training needs should be very practical. It is risky to assume that each faculty could get appropriate case studies. Farmers must come together – it gives them the political voice

Woodworkers Craft Co-op

Mr. Baafuo Akowuah, Chairman

Originally supported by Habitat for Human Development. They came to do courses in product development, marketing and co-op governance. About 4 years ago. Took all co-op materials to apply for gov't support – the co-op has not seen them since. The cooperative has financial problems. Most of the members go to other jobs and then come back. Their workforce is very inconsistent – but the workers need income. They are trying to sell in bulk, but most people only buy 1-2 pieces at a time.

There is also a shortage of raw materials. Regulations on timber/wood. They have problems getting wood. The forestry department has promised them a concession but has not come through with it yet. So they go cut wood on their own and face arrest.

They have not received support from anyone. So far are able to operate the co-op on their own business activities – but level is not sufficient to do all they need for members.

Cooperative secretary is a member-volunteer. Because of their financial problems, many members have dropped away. They participated in a training to the Volta Region. It was very good for learning about woodworking. They use different woods though.

When they do the work, people with export licenses buy the product, do some finishing work, then export. The cooperative is not receiving much \$\$ in this arrangement.

No idea how to get an export license for themselves. They have been unable to make the right contacts. Principal has offered to help – but there is also the question of whether, they'll be able to meet demand of export if they obtained the license.

Principal discussed with them the idea of a Cooperative Craft Village for tourists. Need for advocacy/political action training. Leadership issues again.

Internal operations are okay. Books are in order. Things are not very active though.

Review of Preliminary Ideas with Mr. Arthur:

They get requests from cooperatives for graduates, but the students will not stay in the small villages. Many graduates want to be in cities and to make more \$\$ than small co-ops can pay. Capacity Building Grants under AgSSIP will send local people to the training – people more committed to the local community. Problem here will be, they will also be lower resource – more basic training will be needed.

Diploma Course:

- ❑ Look at cooperative committees – policy formulation, governance issues in general.
- ❑ Strategic Planning
- ❑ Work in concept of sustainable businesses – reinvestment in business, maintaining assets, long-term planning, etc.

FBO's:

- ❑ Post-harvest handling should include value added activities
- ❑ Understanding financial statements

Executive Training:

- ❑ Understanding financial statements

The tutors will need intensive training on the new programs. Probably also on more Participatory training methods.

Look at research department – probably could be combined with consulting unit as in Kenyan College.

Wednesday, March 27, 2002:

Review of my work to date with College instructors:

Comments:

- ❑ Before diploma course can happen, will need intensive training for staff. Probably will need to work out arrangement w/ UST or other university.
- ❑ Co-ops need to be introduced to other secondary schools – better marketing of the program.

- ❑ Basic cooperative outreach.
- ❑ For basic accounting, he has some trouble with students keeping up.
- ❑ Basic statistics needed
- ❑ Uniform standards for student admission needed
- ❑ A lot of students now going to rural banks because of accounting training.
- ❑ College needs to advertise/market.

Library Scan: Some mgmt, mktg, communications, acct, and finance texts – but all at least 20 years old.

ILO materials should definitely be used for planning FBO training and ideas for making training more participatory.

Thursday, March 28, 2002:

Discussion with Mr. Arthur.

For the gov't to upgrade the status of the college, all instructors will need to have university degrees. This is currently not the case now. The Cooperative Dep't has only 11 staff members with university degrees and they are embedded in current careers.

In Cameroon and Nigeria – the instructors have university degrees and have worked in the field for at least 5 years. The instructors here have no practical experience. Also, the college in these countries is the teaching branch of the Department of Cooperatives. The principals report to the Registrars. Mr. Arthur feels that is what will need to happen here until the Council is strong enough to take on the college. Also, the gov't needs to provide enough funding that they can attract the quality of staff needed.

Currently plan to hire 4 students and train them up to be instructors here.

Principal notes that the College has to build its capacity. They need to get someone in here to train them on using the MATCOM materials. Instructors do not know how to use the manuals. Scholarships for study abroad are very difficult to get.

A lot of the front line trainers do not see cooperatives as businesses – but rather as social entities – based on their training in the Eastern Bloc.

Auditors from the Cooperative Department do not have specialized skills – so are unqualified to audit banks, insurance, etc. Most realize this and will not even go to those places – the ones that do, just redline a lot. The cooperatives realize they are not being audited well – so get very loose with their operations. The principal feels the Cooperative Department is much to blame in the collapse of the Cooperative Bank because of inadequate auditing.

Capacity Building under AgSSIP is for farmers. We also have to strengthen the front line people. Training the Trainers program under AgSSIP will include training for College staff. A vicious circle here – question is: Where do we break out of the circle?

Department is the mouthpiece of gov't – cooperative movement cannot be independent as long as it takes funds from gov't. Must be weaned off. Council expects to take over auditing function from Govt'. Mr. Arthur recommends do it in a phased manner that allows them to learn the functions and better understand what will be needed to audit the cooperatives effectively.

Wednesday, April 3, 2002:

Department of Cooperatives:

Mr. Afram, Registrar of Cooperatives

Need help with capital development, not just human – but also physical investments. Ministry has only 1B cedis for programs. Encouraged to emphasize the need for facilities in the report.

Farmer-Based Organizations:

- Group dynamics and formation
- Leadership training

De-emphasize cooperatives here – for FBO, make more general.

FBOs can be co-ops, NGOs, partnerships, limited liability companies, etc.

Certificate needs to be “recognized”. Diploma certificate could be awarded by UST. Advanced certificate possibly also.

Appendix 2: AgSSIP, Cooperative Policy, College Business Plan and Ghana Vision 2020

Appendix 3: Basic Course Outlines

Course Description

This course will provide introductory training for cooperative business managers in cooperative practice and principles, cooperative law in Ghana, accounts, economics, business management, marketing, communications and information technology. Graduates of the course will be better prepared to oversee the day-to-day administrative operations of their cooperatives and will be prepared to take the Advanced Course in Cooperative Business Management.

Prerequisites

For applicants coming directly from school, eligible students should have secondary certificate with business certificate, including accounting. Subjects completed must include mathematics plus three other subjects at the secondary level.

For applicants from the business community, must have secondary certificate including accounting and business methods as well as English proficiency, commercial English and two other classes.

For applicants from the cooperative movement, must have recommendation from employer, at least eight years of experience and a basic education including English proficiency.

For all students without secondary certificate and who have been out of school for 7 years or more, participation in the six week pre-course preparatory program is mandatory.

Cooperative Studies – Basic Level**Course Objectives:**

- ❑ To provide the basic understanding of cooperative principles and practices as well as an understanding of the cooperative law in Ghana and the requirements under this law.
- ❑ To understand the similarities and differences of cooperatives to other types of business.
- ❑ To understand the roles and responsibilities of cooperative managers, employees, and members.

Instructor Qualifications: A certificate or diploma of completion for a cooperative studies program, plus at least 5 years experience working with cooperatives.

Course Outline:

1. Introduction
 - a. Definitions
 - b. Cooperative Principles
 - c. How are cooperative similar and different from other businesses?
 - d. Cooperatives as businesses – need to make profit, etc.
2. The purpose of cooperatives
 - a. Meet the needs of members
 - b. Support the community – reflect community values and priorities
 - c. Operate on sound business practices
3. Types of cooperatives
 - a. Agricultural Cooperatives
 - i. Marketing
 - ii. Supply
 - iii. Processing and marketing
 - iv. Production
 - b. Financial Cooperatives
 - i. Credit Unions
 - ii. Susu Cooperatives
 - c. Industrial Cooperatives
 - i. Distillers' Cooperatives
 - ii. Craft Cooperatives
 - iii. Other Industrial cooperatives
 - d. Service Cooperatives
 - i. Cooperative Transport
 - ii. Pharmacuetical cooperatives
 - iii. Shared service/purchasing cooperatives
4. Multi-purpose cooperatives
5. Cooperative History
 - a. The Industrial Revolution and the origin of the modern cooperative
 - b. Rochdale Equitable Pioneers Society
 - c. Spread of cooperatives from Europe to rest of the world
 - d. Cooperatives in Ghana
 - i. 1926-1932: Period of Trial and Error

- ii. 1933-1943: Consolidation Period – Strengthening Cooperatives
 - iii. 1944-1961: Growth and secondary cooperative formation, new government policies/structures
 - iv. 1961-1972: Government intervention
 - v. 1973-1985:
 - vi. 1985-2000:
 - vii. 2000 to present: New policy formation, AgSSIP, program to strengthen cooperative sector
- 6. Cooperatives Today in the Ghanaian Economy
- 7. Cooperative Law in Ghana
 - a. What is law?
 - b. What is cooperative law?
 - c. Cooperative Law in Ghana
 - d. Cooperative by-laws
 - e. Statutory powers of members
 - f. Statutory powers of directors
 - g. The manager and the by-laws
- 8. How are cooperatives organized?
 - a. Determining the need
 - b. Determining the feasibility
 - c. The Probation Period
 - d. Post Probation Period
 - e. Registration procedures
 - f. Effects of registration
- 9. Cooperative Governance
 - a. Roles and duties of members
 - b. Roles of duties of directors
 - c. Roles and duties of management and staff
 - d. The general meeting
 - e. The Executive Committee
 - f. Other committees
 - g. The executive officers' functions
 - i. President
 - ii. Vice-president
 - iii. Treasurer
 - iv. Assistant treasurer
 - v. Secretary
- 10. Role of government in cooperatives
- 11. Role of a Cooperative Business Manager
 - a. Motives of management decisions
 - b. Manager's role in policy-making
 - c. Manager's role in day-to-day operations of the cooperative
 - d. Manager's relationship with members
 - e. Open communication with members
 - f. Cooperation among cooperatives
- 12. Capitalizing cooperatives
 - a. Duty of members

- b. Internal capitalization options
 - i. Entrance fees
 - ii. Monthly dues
 - iii. Loans from members
 - iv. Retained surplus
 - v. Reserves
 - vi. Legacy
 - vii. Share capital, etc.
 - c. External sources of capital (for each of the items below, define and discuss pro and cons of each option)
 - i. Financial institutions
 - ii. Co-operative societies
 - iii. Donors
 - iv. NGOs
 - v. Government, etc.
 - d. Allocation of Surpluses
 - i. Statutory Regulations
 - 1. Statutory reserve
 - 2. Audit fee
 - 3. Interest on shares
 - ii. Disposable Balance
 - 1. Reserves for strengthening the cooperative business
 - 2. Patronage Refunds (bonus)
 - 3. Committee Honoraria
 - 4. Staff bonuses
- 13. The Structure of Cooperatives
 - a. Internal
 - i. General Meeting
 - 1. Committees
 - 2. Hired Management
 - b. External
 - 1. The primary society
 - 2. Secondary societies
 - 3. Associations
 - 4. Councils
 - 5. The International Cooperative Alliance
- 14. The keys to successful cooperatives
 - a. Strong attention to sound business practices
 - b. Focus on meeting member needs
 - c. Member commitment and participation
 - i. Determining level of commitment
 - ii. Increasing levels of commitment
- 15. Cooperatives in Rural Development
 - a. Strength of aggregation/cooperation
 - i. Lower cost of delivering services
 - ii. Rationalizes capital investment
 - iii. Equitable ownership mechanism
 - b. Economies of scale

- c. Role of women in rural communities
- d. Flexible, locally control mechanism for additional services in future
- e. Change and the individual
- f. Change in a society/community
- g. The spread of innovation
- h. Rural Leaders

16. Business Ethics

- a. Importance of trust
- b. True and accurate record-keeping
- c. Nepotism
- d. Recognizing conflicts of interest
- e. Managing conflicts of interest
- f. Role of personnel and management policies
- g. Managing unethical behaviour

Supporting Sources:

- ❑ Existing syllabus.
- ❑ International Labor Organization, Cooperative Management, General Subjects, Cooperative Management, Cooperative Law and the Cooperative Manager.

Communications – Basic Level**Course Objectives:**

- To improve the basic english skills, basic business writing skills and critical reading comprehension skills.
- To ensure students appreciate the components of effective communication.
- To strengthen students in all forms of business communication.

Instructor Qualifications: University degree in communications and experience in teaching english as a second language. At least 5 years teaching experience and some cooperative experience preferred.

Course Outline:

1. Meaning and History of Communication
2. Verbal and non-verbal Communication
 - a. Verbal communication
 - i. Written
 - ii. Oral
 - b. Non-verbal communication
 - i. Body Movement
 - ii. Physical appearance
 - iii. Voice qualities
 - iv. Time
 - v. Touch
 - vi. Space and territory
3. Communication in Organizations
 - a. The formal communication channels
 - b. The information communication channels
4. The components of communication
 - a. The stimulus
 - b. The filter
 - c. The message
 - d. The medium
 - e. The destination
 - f. The dynamic nature of communication
5. Communication barriers
 - a. Verbal barriers
 - i. Inadequate knowledge of vocabulary
 - ii. Differences in interpretation
 - iii. Inappropriate use of expressions
 - iv. Overabstraction and ambiguity
 - v. Polarization
 - b. Non-verbal barriers
 - i. Inappropriate or Conflicting signals
 - ii. Differences in perception
 - iii. Inappropriate emotions
 - iv. Distractions
6. Ethics and Communication

- a. Defamation
 - b. Invasion of privacy
 - c. Fraud and misrepresentation
 - d. Other ethical considerations
- 7. Listening
 - a. The problem of poor listening skills
 - b. Keys to better listening
 - c. Don't interrupt
 - d. Involve yourself
- 8. Use of English
 - a. Introduction
 - b. Grammar
 - c. Syntax
 - d. Usage: helpful hints
 - e. Punctuation
 - f. Spelling: some guidelines
 - g. Reported speech
- 9. Principles of Written Communication
 - a. Planning
 - b. Composition
 - c. Organization
 - d. Wording and phrasing
 - e. Tone
 - f. Persuasion
 - g. Abbreviations, grammar, capitalization and spelling
 - h. Format
 - i. Editing and revising
- 10. Business communication
 - a. Internal memoranda
 - i. Purpose
 - ii. Structure
 - iii. Copying others
 - b. Business letters
 - i. Purpose
 - ii. Rules
 - 1. Format
 - 2. Salutations
 - 3. Closing greetings
 - 4. Enclosures
 - 5. Copying others
 - c. Report writing
 - i. Using outlines
 - ii. Research and documentation
 - iii. Table of contents
 - iv. Executive summary
 - v. Introduction
 - vi. Background
 - vii. Description of situation

- viii. Recommendations and justification for
recommendations
- ix. Summary and closing remarks

Supporting Sources:

- Ober, Scot. Contemporary Business Communication, Fourth edition,
Houghton-Mifflin, Ball State University.

Accounts – Basic Level

Course Objective: Upon completion of this course, students will understand:

- ❑ General terms and principles of accounting and bookkeeping
- ❑ The accounting cycle
- ❑ The chart of accounts
- ❑ Transaction Posting
- ❑ Debits and credits
- ❑ The trial balance
- ❑ Cash versus accrual recordkeeping
- ❑ How to prepare a cashflow statement
- ❑ How to prepare a profit and loss statement
- ❑ How to prepare a balance sheet

Instructor Qualifications: A university degree in business with experience teaching accounting and at least 5 years of cooperative experience.

Course Outline:

1. Objectives of bookkeeping
 - a. Definition
 - b. Need for bookkeeping
2. What is accounting?
 - a. Definition
 - b. Importance
 - c. Accounting principles/Generally Accepted Accounting Principles
 - d. The accounting equation
 - e. What are assets, liabilities, and owner's equity?
 - f. What are revenue, expenses, and profit?
3. Introduction to financial statements
 - a. What are financial statements?
 - b. Operating statement
 - c. Cash flow statements
 - d. Balance sheets
4. Double-entry bookkeeping
 - a. What re business transactions?
 - b. Debits and credits
 - c. Golden rule of double entry bookkeeping
 - d. Source documents
 - i. Standardization
 - ii. Procedures
 - e. Practice entering transactions in ledger accounts
 - f. Closing ledger accounts
5. Trial Balance
 - a. Purpose of the trial balance
 - b. Preparation of the trial balance
 - c. Typical errors and testing for errors
 - d. Location of errors and correcting errors

6. The Journal
 - a. Primary and secondary uses of journal entries
 - b. Posting the journals
7. Adjustments
 - a. Accrued and pre-paid adjustments
 - b. Bad debts
 - c. Depreciation of assets
8. Capital and Revenue Expenditures
 - a. The time element
 - b. Repairs, renewals and replacements
 - c. Stock-in-trade
 - d. Stock
9. Purchases, Sales, and Returns
 - a. Ordering and receipt of good
 - b. Invoices and credits
 - c. Purchases Day book
 - d. Accounts payable ledger
 - e. Discounts
 - f. Treatment of returns
 - g. Credit sales
 - h. Cash and discount sales
 - i. Sales day book
 - j. Accounts receivable ledger
10. The Cash Book
 - a. Bank cash
 - b. Discount columns
 - c. Bank reconciliation statements
 - d. Petty cash book
 - e. Imprest system
 - f. Internal controls
11. Bill of Exchange
 - a. Bank account
 - b. Current account
 - c. Deposit account
 - d. Paying in slips
 - e. Bank pass book
 - f. Bank charges
 - g. Parties to a check
 - h. Types of checks
 - i. Endorsements
12. Final accounts and Balance Sheets
13. Allocation accounts
 - a. Provision for dividends
 - b. Allocation of patronage bonuses
 - c. Reserve fund
 - d. Education fund
 - e. General reserve, etc
14. Designing Management reports

- a. What information does the manager need?
- b. What information does the executive committee need?
- c. What information do the members need?
- d. Statement of cash flows
- e. Operating statements
- f. Balance sheets

Supporting Sources:

- ❑ Federal Cooperative College of Nigeria, Student's Handbook, Eleyele, Ibadan, Nigeria, 1999.
- ❑ Miscellaneous accounting handbooks for beginners and small businesses.

Economics – Basic Level**Course Objectives:**

- ❑ Introduce students to basic economic concepts and principles
- ❑ Teach students basic economic terminology
- ❑ Teach students basic of the national economy
- ❑ Introduce students to the economics of the firm

Instructor Qualifications: University degree in business or economics, at least 5 years teaching and cooperative experience.

Course Outline:

1. The subject matter of co-operative economics
 - a. Definition of cooperation
 - b. Definition of economics
 - c. The nature and scope of economics
 - i. Macroeconomics
 - ii. Microeconomics
 - d. Economic concepts
 - i. Scarcity
 - ii. Choice
 - iii. Scale of preference (wants)
 - iv. Opportunity cost
 - v. Wealth
 - e. Individual decision-making
 - f. Economic systems
2. Production
 - a. Factors of production
 - i. Capital and labor
 - ii. Production possibilities frontier
 - iii. Law of diminishing returns
 - iv. Labor
 - v. Efficiency
 - vi. Advantages and disadvantages
 - b. The meaning and purpose of production wealth
 - c. Specialization
 - d. Division of labor
 - e. Gains from trading
 - i. Reasons for trade
 - ii. Comparative advantage
3. Theory of supply and demand
 - a. Determinants of supply and demand
 - b. Buyer Decision-making
 - i. Important factors
 - ii. Demand curve
 - a. movement along
 - b. Shift in demand

- c. Seller Decision-making
 - i. Important factors
 - ii. Supply curve
 - a. movement along
 - b. shift in supply
- d. Price determination
- e. Equilibrium price
- f. Types of supply and demand
- 4. Forms of business ownership (definition, advantages and disadvantages)
 - a. Sole proprietorship
 - b. Partnership
 - c. Joint-stock company
 - d. Co-operative society
 - e. Public corporation
- 5. Production by a firm
 - a. Costs of production
 - i. Total revenue
 - ii. Total cost (as opportunity cost)
 - iii. Profit
 - iv. Production function
 - v. Fixed cost
 - vi. Variable cost
 - vii. Average fixed cost
 - viii. Average variable cost
 - ix. Average total cost
 - x. Marginal cost
 - b. Cost relationships
 - c. Profit maximization
- 6. Money and Banking
 - a. Specialization
 - b. Barter
 - c. Money
 - d. Banking
 - e. Some banking documents
 - f. Differences between current and deposit accounts
- 7. Public Finance
 - a. Government revenue and Expenditure
 - b. Budget
 - c. Taxation
 - i. Types
 - ii. Advantages and disadvantages
- 8. The national income and its distribution
- 9. Economic activities of the state

Supporting sources:

- ❑ Current course syllabus
- ❑ Federal Cooperative College of Nigeria, Student's Handbook, Eleyele, Ibadan, Nigeria, 1999.

5/19/2003

Draft

- Illinois State University, Department of Economics, Economics 105 – Principles of Economics, Lecture Outline.

Business Management – Basic Level**Course Objectives:**

- ❑ Introduce students to basic management definitions and management functions
- ❑ Understand the key characteristics of effective organizations
- ❑ Introduction to personnel management
- ❑ Introduction to risk management
- ❑ Introduction to company finance

Instructor Qualifications: University degree in business with emphasis on management. At least 5 years experience teaching and in cooperatives

Course Outline:

1. Organizations and management
 - a. Introduction
 - b. Definition – features and types of organizations
 - c. Classification of organizations
 - d. What makes an effective organization
 - e. Organization charts – definition, purpose, advantages and disadvantages
 - f. Meaning and nature of management
 - g. Functions of management
2. Functional areas of business management
 - a. Meaning and nature of personnel management
 - b. The human resource function – who performs human resource function
 - c. What is recruitment?
 - i. Sources of recruitment – internal and external sources
 - ii. Advantages and disadvantages
 - d. Employee orientation
 - i. Levels of orientation
 - ii. Orientation kit
 - iii. Benefits of orientation
 - e. Some post recruitment functions
 - i. Transfers
 - ii. Reasons for transfers
 - iii. Promotion
 - iv. Demotion
 - v. Reasons for demotions
 - f. Labour turnover: meaning, causes and problems
 - g. Meaning and nature of industrial relations
 - h. Labour union: why employees join labour unions?
 - i. Objectives of labour unions
 - j. Problems of labour unions
3. Introduction to Production Management
 - a. An overview

- b. Definition of production management; factors of production, forms of production
 - c. The concept of production system, basic types of production systems
 - d. Plant location decisions
 - e. The production process
 - f. Factors that affect productivity
- 4. Risk Management
 - a. Risk management
 - b. Insurance
 - c. Principles of insurance
 - d. Types of insurance coverage
- 2. Sources of Business Finance
 - a. Short-term sources of business finance
 - b. Long-term sources of business finance
 - c. External and internal sources of finance

Supporting sources:

- ☐ Current course syllabus
- ☐ Some topics from current basic economics course

Introduction to Marketing – Basic Course**Course Objectives:**

- ❑ Provide students with basic understanding of markets and marketing terminology
- ❑ Introduce students to marketing mix and distribution channels
- ❑ Provide basic understanding of the marketing function within an organization

Instructor Qualifications: University degree in business with emphasis on marketing. At least 5 years experience in teaching and working with cooperatives.

Course Outline:

1. Introduction to Marketing Management
 - a. Nature of marketing
 - b. What is marketing? What is a market? Types of markets?
 - c. Functions of markets
 - d. Functions of Marketing
 - e. The marketing mix
 - f. The marketing environment – the macro and the micro environment
 - g. The marketing process
 - h. Importance of marketing
2. Problems in markets
3. Distribution channels
4. Importance of marketing to rest of the business
 - a. Customer preferences
 - i. Quality control
 - ii. Packaging
 - iii. Price
 - b. Transportation requirements
 - i. Maintaining quality in transport
 - ii. Packaging
 - iii. Economics of transportation
 - c. Market orientation of entire organization
 - i. Board
 - ii. Managers
 - iii. Employees
 - iv. Members
 - d. Managing marketing risk
5. Understanding the market
 - a. Talk with customers
 - b. Visit wholesalers
 - c. Visit retailers
6. Current market trends
7. Role of government in markets
8. Role of cooperatives in markets

Supporting sources:

- ❑ Current management syllabus
- ❑ Iowa State University, Introduction to Agricultural Marketing syllabus

Cooperative Skills – Basic Level**Course Objective:**

- ❑ Introduce students to legal and regulatory guidelines for cooperatives
- ❑ Introduce basic office management skills

Instructor Qualifications: Graduate of Ghana Cooperative College Advanced course and at least 5 years managing a cooperative society in Ghana.

Course Outline:

- 1) Introduction to course
 - a) Why are cooperative skills important?
 - b) Importance of good office management systems
- 2) Requirements of cooperative laws and regulations guiding cooperative societies
 - a) Cooperative development guidelines
 - b) By-laws and other foundation documents
 - c) Registration of cooperatives
 - d) Annual meetings
 - e) Board and committee meetings
 - f) Meeting notifications
 - g) Proxy voting
 - h) Minutes
 - i) Basic reports to boards of directors
 - j) Annual reports to members
 - k) Amending by-laws
 - l) Cooperative dissolution
- 3) Basic office skills
 - a) Telephone etiquette
 - b) Filing
 - c) Office machines
 - d) Office communication systems
 - e) Organizational charts

Information Technology and Intro to Computers – Basic Level**Course Objective:**

- ❑ Provide introduction to computer systems – hardware and software
- ❑ Teach computer terminology and set-up to students
- ❑ Provide basic understanding of how computer systems operate
- ❑ Teach basic keyboarding skills
- ❑ Provide introduction to software, operating systems and basic word processing and spreadsheet programs.

Instructor Qualifications: Teaching certificate in information technology and software applications. At least 5 years teaching experience.

Course Outline:Introduction to computers

- ❑ Brief history
- ❑ What is a computer?
- ❑ Components of a computer?
- ❑ Terminology

Introduction to the Keyboard and Basic KeyboardingComputer Programs

- ❑ Operating Systems
- ❑ Applications
- ❑ Web browsers

Computer Basics

- ❑ How to hook-up and operate a computer
- ❑ How to hook-up to the internet
- ❑ How to open programs
- ❑ How to save files
- ❑ File management
- ❑ File security
 - Backing up files
 - File sharing
 - Virus protection

Introduction to Microsoft Word and Excel

- ❑ Microsoft Word
 - How to create a document
 - How to name and save a document
 - How to retrieve a document
 - Formatting basics
 - Printing a document

Community Development Seminar Series – Basic Level

Course Objective:

- Introduce students to community development services and programs available in Ghana
- Provide practical examples of successful community development initiatives

Instructor Qualifications: Program managed by Economics instructor. Seminars led by guest lecturers.

Course Outline:

Actual course sessions will be determined by availability of speakers and a determination of most informative programs underway in Ghana.

Suggested topics:

1. AgSSIP – World Bank and GoG representatives
2. Micro-finance programs
3. Cooperative development and inventory credits – Technoserve
4. Credit union development and the role of credit unions in small business financing
5. Technical training programs – OIC-Ghana

Appendix 4: Advanced Course Outlines

Course Description

This course is designed for new and existing cooperative managers that have completed the basic course, or who have the pre-requisites for the advanced course. The course will emphasize practical skills and training for managers of all cooperatives and will place added emphasis on strengthening business and communication skills of managers.

Prerequisites

For students coming directly from secondary school, must have obtained five 5 passes including english language, mathematics and accounting.

For students who have completed the Ghana Cooperative College basic course, must have passed with good marks overall and very high marks in accounting.

On a case-by-case basis, other students may be accepted directly into the advanced program if they have completed some advanced business studies and have very high marks in accounting as well as two passes in advanced level subjects and O-levels in English and mathematics.

Cooperative Studies – Advanced Level**Course Objective:**

- ❑ Introduce students to the philosophical and historical foundations of modern cooperation
- ❑ Provide students a solid foundation in cooperative economics
- ❑ Provide background on the applicable cooperative and commercial laws of Ghana
- ❑ Provide understanding of cooperative governance and effective management of cooperatives
- ❑ Provide intensive, field training experience for students

Instructor Qualifications: A university degree in business with a certificate or diploma of completion for a cooperative studies program, plus at least 5 years experience working with cooperatives.

Course Outline:

1. Review of Cooperative Basics
 - a. Principles
 - b. Structure
 - c. Governance
 - d. Roles and responsibilities
2. Cooperative Philosophy
 - a. What the great thinkers sought to achieve
 - b. Cooperatives and Human Values
 - c. Cooperatives and Individual rights
 - d. Cooperatives and social value
2. Cooperative Principles
 - a. The membership concept
 - b. The democratic nature of cooperatives
 - c. The member and growth of cooperatives
 - d. The state and the cooperative – Ghana, a case study
3. Economic and Social Foundations of Cooperatives
 - a. The dual nature of the cooperative enterprises
 - b. Cooperatives as social enterprises
 - c. Cooperatives as business enterprises
 - d. The importance of the economic function of cooperatives
4. Cooperative Law and Legal Framework
 - a. Reasons for a cooperative law
 - b. Contents of a cooperative law
 - c. Legal responsibilities of cooperatives
 - d. Trade with non-members
 - e. Cooperatives and taxation
 - f. Problem Areas of Cooperative Law
 - g. NLCD 252, 1968 Parts 5,6,and 7.
5. Cooperative Organization
 - a. The Interim Management Committee

- b. Other aspects of cooperative organizations
 - c. Single purpose and multi-purpose
 - d. Cooperative mergers and consolidation
 - e. Case study – Ghana: registration
- 6. Cooperatives as Effective Businesses
 - a. Challenges
 - b. Strengths
 - c. Successful examples
 - d. Case studies of failed cooperatives or cooperatives in crisis
- 7. Managerial functions in Cooperatives
 - a. Decision-making
 - b. Steps in Decision making
 - c. Liabilities in Decision making process
 - d. Problem solving
 - e. General approach to problems
 - f. Methods that help
 - g. Duties of members of a cooperative
 - h. Duties of the board of directors
 - i. Duties of the manager of cooperatives
- 8. Cooperative management techniques
 - a. Control and policy method
 - b. Functional direction
 - c. Operational organization
- 9. The cooperative movement
 - a. Local societies
 - b. Cooperative Associations
 - c. The Cooperative Council of Ghana
 - d. The International Cooperative Alliance (ICA)
- 10. Field studies

Supporting sources:

- ❑ Existing syllabus
- ❑ Cooperative College of Nigeria, Student's Handbook, 1999.
- ❑ The Cooperative College of Kenya, College Prospectus, 1999-2000.

Communications – Advanced Level**Course Objective:**

- ❑ Teach effective communication skills, including persuasion and beginning negotiation skills
- ❑ Strengthen writing skills
- ❑ Strengthen oral presentation and teaching skills

Instructor Qualifications: University degree in communications and experience in teaching english as a second language. At least 5 years teaching experience and some cooperative experience preferred.

Course Outline:

1. Review of material covered in basic course
2. Communications in Organizations
 - a. Introduction
 - b. Theory and process
 - c. Using the process effectively
 - d. The media of communication
 - e. Organizational structure
 - f. The job
7. Business etiquette
 - a. Meeting and greeting
 - b. Dining
 - c. Gifts
 - d. Dressing appropriately
 - e. Around the office
 - f. Using the copier or fax machine
8. The Letter
 - a. Introduction
 - b. Format
 - c. Common categories of letters
 - d. Content
 - e. Style
9. Memoranda and reports
 - a. Introduction
 - b. Common types of reports
 - i. Periodic reports
 - ii. Routine management reports
 - iii. Compliance reports
 - iv. Progress reports
 - v. Proposals
 - vi. Project proposals
 - vii. Research proposals
 - viii. Policies and procedures
 - ix. Situational reports
 - c. The memorandum
 - d. The report

10. Business Meetings

- a. Planning the meeting
 - i. Identifying the purpose
 - ii. Determining whether a meeting is necessary
 - iii. Preparing an agenda
 - iv. Who should attend
 - v. Logistics
- a. Conducting the meeting
 - i. Punctuality
 - ii. Following the agenda
 - iii. Leading the meeting
 - iv. Parliamentary procedures
- b. Follow-up to the meeting
- c. Introduction
- d. Different types of meetings
- e. Written documentation
- f. Minutes
- g. Terminology of meetings

6. Oral, Visual and Non-verbal Communication

- a. Introduction
- b. The voice in action
- c. Non-verbal communication
- d. Communicating face-to-face
- e. Applying for a job
- f. The telephone
- g. Oral aspects of meetings
- h. Visual communication

7. The Use of English

- a. Introduction
- b. Grammar
- c. Syntax
- d. Usage: helpful hints
- e. Punctuation
- f. Spelling guidelines
- g. Reported speech

Supporting Sources:

- Existing syllabus for advanced course
- Ober, Scot. Contemporary Business Communication, Houghton-Mifflin, fourth edition, Ball State University.

Financial Accounting – Advanced Level**Course Objective:**

- ❑ To enable students to appreciate the rule and functions of accounting
- ❑ To lay a sound foundation for further study of accounting at higher levels
- ❑ To assess the students' knowledge of basic accounting principles and their application to modern business activities.
- ❑ To introduce students to cost accounting, budgeting and basic financial analysis techniques

Instructor Qualifications: A university degree in accounting and at least 5 years of cooperative and teaching experience.

Course Outline:

1. Basic Course Review
 - a. Introduction to Accounting
 - i. Nature and functions of accounting
 - ii. Importance of bookkeeping and accounting
 - iii. Users of accounting information
 - iv. The desirable qualities of accounting information
 - b. Bookkeeping principles:
 - i. Assets, liabilities and the accounting equation
 - ii. Divisions of the ledger
 - iii. Ledger accounts and double entry
 - iv. Balancing the ledgers
 - v. The trial balance
 - c. Errors not affecting trial balance agreement
 - i. Types of errors
 - ii. Correction of errors
2. Cash Books
 - a. Single-column cash book
 - b. Two-column cash book
 - c. Three-column cash books
 - d. Petty cash book and the imprest system
3. Bank reconciliation Statement
 - a. The nature and purpose of bank reconciliation statement
 - b. Information on differences
 - c. Correcting the differences
4. Accruals, prepayments, cash and liabilities
 - a. The accruals concept
 - b. Accrued expenses
 - c. Prepaid expenses
 - d. Miscellaneous income
 - e. Liabilities and cash
5. Reserves and Provisions
 - a. Provision for doubtful debts

- b. Provision for discounts
 - c. Depreciation
 - i. Concepts
 - ii. Reasons for depreciation
 - iii. Recording and simple method
- 6. The Final Account of a Sole Trader
 - a. Trading, profit and loss accounts
 - b. The balance sheet
 - c. Adjustments
- 7. The final Account of a Cooperative Society
 - a. Preparing reports for managers
 - b. Receipts and Payments Accounts
 - c. Income and Expenditure Accounts
 - d. Final Revenue Account
 - e. Proposed Appropriation Account
 - f. Balance Sheet
 - 1. Accounting Concepts and Conventions
 - a. Nature
 - b. Significance
 - c. Limitations
 - 2. Applications of Information Technology
 - a. The form of accounting records
 - b. The relative advantages and disadvantages of manual and computerized accounting systems
 - c. Applications of information technology in processing financial and related information.
 - 3. Cost Accounting and Control: (Use **MATCOM Cost Accounting and Control** manual to prepare for these sessions)
 - g. Definition and purpose of Cost Accounting
 - h. What make costs so important?
 - i. Calculating breakeven points
 - j. Behaviour of costs
 - k. Cost-Allocation methods
 - l. Cost Control
 - m. Accounting versus economic costs
 - n. Direct versus indirect costs
 - o. Relevant versus irrelevant (sunk) costs
 - p. Variable versus fixed costs
- 13. Introduction to Financial Management Techniques: (Use **MATCOM Financial Management** manual to prepare these sessions)
 - a. Optimal use of resources
 - b. Controlling and strengthening financial position of the cooperative
- 2. Introduction to Accounting Ratios
 - a. Types of ratios
 - b. Calculation of ratios
 - c. Significance of ratio analysis
- 3. Limitation of ratio analysis

4. Sources and Uses of Money
 - a. Using available funds effectively
 - b. Borrowing funds – when and how?
5. Money Management and Inventory Control
6. Budgeting
 - a. How to prepare budgets?
 - b. Using budgets for managing the business?
7. Explaining Financial Statements and Performance to your Board and Members

Supporting sources:

- ❑ Existing course syllabus
- ❑ Cooperative College of Nigeria, Student's Handbook, 1999.

Auditing – Advanced Level

Course Objective: The examination in this subject intends to test the candidates' understanding and appreciation of the basic concepts and practice of Auditing with special emphasis on internal auditing and its role in management.

Instructor Qualifications: University degree in accounting with 5 years of practical experience, including cooperative auditing.

Course Outline:

1. General introduction to auditing
 - a. Definition of audit
 - b. Objects of audit
 - c. Who is an auditor
 - d. Qualities required of an auditor
 - e. Some common misconceptions
 - f. Auditors do not prepare accounting statements
 - g. Audit reports are not guarantees
 - h. Liability of the auditor
 - i. The relationship between statutory and internal auditor
 - j. Types of audit
 - k. Appointment of an auditor – his rights and duties
 - l. Internal control and internal check
 - m. Some systems explained
 - n. Cash sales
 - o. Credit sales
 - p. The conduct of an audit
 - q. The purchase and payment for raw materials
 - r. The final or complete audit
 - s. Audit note book
 - t. Method of work
2. Managing the Internal Audit
 - a. The mission of the internal audit
 - b. Setting-up the audit department
 - c. The characteristics of internal audit
 - d. The characteristics of the internal audit staff
 - e. Structure of the department
 - f. Reporting structure
 - g. The audit committee
 - h. The need for a service level agreement with auditors
 - i. Conducting the audit assignment – detailed planning of the audit
 - j. Auditee information
 - k. Selecting the audit team
 - l. Audit procedures
 - m. The “in-charge” auditor
 - n. Completing the audit
3. The audit manual

- a. The audit manual
 - b. What the manual should cover
 - c. Maintaining and updating the manual
4. Staffing the Internal Audit Department
 - a. The recruitment process
 - b. Training and qualifications
 - c. Staff promotions
5. Reporting Relationships in Management
 - a. Audit reporting
 - b. Internal audit in Finance and Accounting
 - c. Reporting to the Chief Executive Audit Committees
 - d. Setting up the Audit Committee
 - e. The Audit Process
 - f. Meetings and membership
 - g. Role of the Audit Committee
 - h. The Audit Plan
 - i. Audit reports
 - j. Audit department head count
 - k. Productivity and quality
6. Some practical Aspects of Internal Auditing
 - a. Internal Control and the Internal Auditor
 - b. The verification approach
 - c. The systems approach
 - d. The vouching approach
 - e. The process of audit reporting
 - f. Drafting the audit report and the final discussion
 - g. Distribution of audit reports
 - h. Obtaining management responses
 - i. Finalizing the report
 - j. The form and content of audit reports
7. The Audit of Cash Transactions
 - a. Cash payments
 - b. Cash receipts
 - c. Vouching payments
 - d. Payments made in cash
 - e. Missing vouchers
 - f. Capital expenditures
 - g. Special payments
 - h. Vouching cash received
 - i. Credit sales
 - j. Cash sales
 - k. Bank statements
 - l. Payments put in bank
 - m. Reconciliation with cash book
 - n. Verification of cash at bank and on hand
 - o. Petty cash
 - p. Auditors duty in relation to petty cash
8. The audit of trading transactions

- a. Purchases
- b. Vouching invoices
- c. Sales – credit sales
- d. Cash sales
- e. The journal
- f. Bought ledger
- g. Sales ledger
- h. The verification of postings
- i. The verification of balances
- 9. The Audit of the Ledgers
 - a. The impersonal ledger
 - b. The Personal ledger
 - c. Impersonal accounts
 - d. Outstanding liabilities and assets
 - e. Outstanding liabilities
 - f. Outstanding assets
 - g. The valuation of assets
- 10. The verification of Assets
 - a. General considerations
 - b. The verification of different classes of assets
 - c. Methods of computation of cash
 - d. Loans and securities
 - e. Loans on mortgages
 - f. Loans to employees
- 11. The audit of balance sheets
 - a. The introduction
 - b. The relationship of balance sheets and profit and loss account
 - c. The program for a balance sheet audit
 - d. Audit working papers
- 12. Fraud
 - a. Deterrence, detection, investigation, and reporting of fraud
 - b. Due professional care
 - c. Scope of work
 - d. Characteristics of fraud
 - e. Internal auditors responsibilities
 - f. Detection of fraud
 - g. Reporting of fraud
- 13. Auditing the Internal Audit department
 - a. Who audits the internal auditors
 - b. Why audit the Internal auditors
 - c. The quality assurance
 - d. The external review by another
 - e. Auditing department
 - f. The peer review
 - g. External review by consultants
 - h. The internal review
- 14. Internal Audit, Quality Check List
 - a. Organizational status

- b. Objectivity
- c. Professional Proficiency
- d. Supervision
- e. The Internal Auditor
- f. Knowledge skills and discipline
- g. Human relations and communication
- h. Continuing education
- i. Due professional care
- j. Scope of internal audit
- k. Reliability and integrity of information
- l. Compliance with policies
- m. Economic and efficient use of resources
- n. Overstaffing and understaffing
- o. Performance of audit work
- p. Examining and evaluating information
- q. Communicating results
- r. Following up
- s. Managing the internal audit department
- t. Planning and control
- u. Policies and procedures
- v. Personnel management and development
- w. External auditors
- x. Quality assurance

Supporting sources:

- Existing syllabus

Economics – Advanced Level**Course Objective:**

- ❑ To advance student understanding of microeconomics and consumer economics
- ❑ To delve into macroeconomics, particularly the economics of development
- ❑ To introduce students to basic statistics

Instructor Qualifications: University degree in economics with five years of experience in teaching and cooperatives.

Course Outline:

1. Introduction
 - a. The basic problem of scarcity and choice
 - b. Elementary tools of economic analysis (statistical data; graphs)
 - c. Economic systems – types and functions
2. Production
 - a. Definition and types of production
 - b. Factors of production: land, labor, capital and entrepreneurship
 - i. Labor intensive and capital intensive techniques of production
 - ii. Elementary study of production costs (total cost, fixed cost, variable costs, average costs and marginal costs)
3. Business Organizations
 - a. Types and basic feature of business enterprises
 - i. Sole proprietorship
 - ii. Partnerships
 - iii. Joint-stock companies (private and public)
 - iv. Cooperatives
 - v. Statutory corporations
 - b. Sources of funds
 - c. General and basic problems of business enterprises
 - d. Privatization and Commercialization as solutions to problems of public enterprises
4. Distributive Trade
 - a. Process/channels of distribution
 - b. Factors influencing the choice of a channel of distribution
 - c. Role of wholesale, retailers and cooperatives
 - d. Problems of distribution and marketing of commodities
5. Economics of the Firm
 - a. Production
 - i. Factors of production
 - a. Capital and labor
 - b. Production possibilities frontier
 - c. Law of diminishing returns
 - d. Labor
 - e. Efficiency
 - ii. The meaning and purpose of production wealth

- iii. Specialization
 - iv. Division of labor
 - v. Substitution
 - b. Gains from trading
 - i. Reasons for trade
 - ii. Comparative advantage
- 6. Theory of supply and demand
 - a. Determinants of supply and demand
 - b. Buyer Decision-making
 - i. Important factors
 - ii. Demand curve
 - 1. movement along
 - 2. Shift in demand
 - c. Seller Decision-making
 - i. Important factors
 - ii. Supply curve
 - 1. movement along
 - 2. shift in supply
 - d. Price determination
 - e. Equilibrium price
 - f. Types of supply and demand
- 7. Production by a firm
 - a. Costs of production
 - i. Total revenue
 - ii. Total cost (as opportunity cost)
 - iii. Profit
 - iv. Production function
 - v. Fixed cost
 - vi. Variable cost
 - vii. Average fixed cost
 - viii. Average variable cost
 - ix. Average total cost
 - x. Marginal cost
 - b. Cost relationships
 - c. Profit maximization
- 8. Household/Consumer economics
 - a. Choices
 - b. Income
 - c. Work
 - d. Children
 - e. Education
 - f. Basic goods
 - g. Luxury goods
 - h. Opportunity costs
 - i. Effect of culture on consumer practices
- 9. Population
 - a. Population growth
 - b. Population distribution in Ghana

- c. Causes of rapid population growth
- d. Consequences of rapid population growth
- e. Importance and problems of census with reference to West African countries
- 10. Industrialization
 - a. Meaning and types of industries
 - b. Location and localization of industries in West Africa
 - c. Problems of industrialization in West Africa and their solutions
 - d. Role of industries in West Africa
- 11. Money and Inflation
 - a. Money: definition, types, characteristics and functions
 - b. Inflation: meaning, types, causes, effects and control
- 12. Financial institutions
 - a. Types (traditional, central bank, commercial bank, development bank, mortgage bank, merchant bank, insurance companies and building societies)
 - b. Development and functions of financial institutions
 - c. Money and capital markets
- 13. Public Finance
 - a. Sources of public revenue and items of public expenditure
 - b. The elementary principles of taxation
 - c. Direct and indirect taxation
 - d. Effects of taxation
- 14. Economic integration
 - a. Features and aims of economic integration
 - b. Types of economic integration (eg: ECOWAS)
- 15. International trade
 - a. Internal and external differentiated
 - b. Reasons for International Trade
 - c. Absolute and Comparative Advantage
 - d. Advantages and disadvantages
 - e. Restriction of trade
 - f. Arguments for protection
 - g. Terms of trade
 - h. Balance of payments

Supporting sources:

- ❑ Existing syllabus
- ❑ Cooperative College of Nigeria, Student's Handbook, 1999.

Business Management – Advanced Level**Course Objective:**

- ❑ To enhance the business management skills of students
- ❑ To build and strengthen leadership skills of managers
- ❑ To provide practical training and management exercises to illustrate real-life management decisions
- ❑ To critique management practices through case studies

Instructor Qualifications: A university degree in business with an emphasis on business management. At least 5 years experience in teaching and cooperative management.

Course Outline:

1. Introduction
 - a. Meaning
 - b. Scope and functions of business management
 - c. Administration and organization
2. Management Process and Functions
 - a. Meaning of Management
 - b. Management Functions
 - i. Planning
 - ii. Organizing
 - iii. Directing/Coordinating
 - iv. Controlling
3. The Organizational Setting
 - a. Formal and informal organization
 - b. Advantages of formal organization
 - c. Functions of the informal organization
4. The Nature of Leadership
 - a. The meaning of leadership
 - b. Leadership and Management
 - c. The leadership relationship
 - d. Functions and responsibilities of leadership
 - e. Styles of leadership
5. Human Relations in Business
 - a. Definition of human relations
 - b. The scope of human relations
 - c. Importance of human relations
6. Decision-making
 - a. Meaning
 - b. Basic steps in decision making
 - i. Identification of problem
 - ii. Establishing objectives
 - iii. Gathering information
 - iv. Developing possible alternative courses of action
 - v. Evaluating alternatives

- vi. Making a choice/decision
 - vii. Revision of decision to meet dynamic changes
- 7. Production
 - a. Meaning and factors
 - b. The main forms of production – extractive, constructive, manufacturing, commercial and personal services
 - c. Specialization and exchange – advantages and disadvantages
- 8. Business and Society
 - a. Business and its responsibility towards various interest groups: eg: government, employers' association, investors, suppliers, and society.
- 9. Role of Government in the Economy
 - a. Government revenue: main sources of government revenue
 - b. Types of taxes
 - i. Direct
 - ii. Indirect
 - iii. Problems with tax collection
- 10. International Trade and Problems of Developing Economies
 - a. Basic concepts and terms in international trade, eg: terms of trade, balance of trade, balance of payments, documents used in international trade.
 - b. Obstacles to international trade: culture, financial trade regulations, currency restrictions
 - c. Problems of developing economy
- 11. Introduction to statistics
 - a. Data collection
 - b. Survey principles
 - c. Sample size
 - d. Basic measures
 - i. Average
 - ii. Mean
 - iii. Median
 - iv. Range
- 12. Risk Management
- 13. Work planning
- 14. Project Preparation and Appraisal

Supporting sources:

- Existing syllabus

Marketing – Advanced Level**Course Objective:**

- ❑ To introduce export marketind and international trade to students
- ❑ Introduce students to cooperative marketing tools
- ❑ To teach students how to develop and implement and marketing study

Instructor Qualifications: A university degree in business with a marketing emphasis, at least 5 years experience in teaching and cooperative marketing

Course Outline:

1. Review of marketing basics
2. Introduction to export marketing
 - a. Licensing
 - b. Financing
 - c. Exchange rates
 - d. Quality control
 - e. International treaties and regulations
3. Cooperative marketing
 - a. Pooling
 - b. Value-added processing
 - c. Cooperative Transport
 - d. Quality control in cooperatives
4. Preparing Marketing plans for your company
 - a. The benefit of your products to customers
 - b. How your product will be positioned in the market. What business are you in?
 - c. Your target market
 - d. Your advertising strategy and positioning
 - e. Your budget
 - f. The tools and techniques to reach your audience
 - g. A month-by-month implementation timetable
5. Preparing marketing plans for new products and services
 - a. New product overview
 - b. Types of new products
 - c. Sources of new products
 - d. New-product development process
 - i. Idea generation
 - ii. Idea screening
 - iii. Concept development and testing
 - iv. Business analysis
 - v. Prototype development
 - vi. Test marketing
 - vii. Commercialization
 - e. Keys to new product success

- i. Organizational approaches
 - ii. Marketing research support
- 6. Company market strategies
 - a. Product mix
 - b. Inventory control and finance
 - c. New market development
 - d. Exporting versus domestic markets

Supporting sources:

Bearden, Business Marketing, McGraw-Hill Companies, 1999.

Information Technology – Advanced Level**Course Objective:**

- ❑ To strengthen student understanding and proficiency at computer programs
- ❑ To introduce students to Internet and electronic communication
- ❑ To assist students with preparation of reports and presentation materials

Instructor Qualifications: A university degree in Information systems and at least 5 years teaching experience.

Course Outline:

1. Review of computer components
 - a. Hardware
 - b. Peripherals
 - c. Operating systems
 - d. Software
2. Intermediate word processing
3. Microsoft Excel
 - a. How to create a spreadsheet
 - b. Spreadsheet basics
 - i. Cells
 - ii. Columns
 - iii. Rows
 - iv. Worksheets
 - v. Numbers and labels
 - c. Basic functions
 - i. Adding, Subtracting, Multiplication, division
 - ii. Formulas
 - d. Basic formatting
 - e. How to name and save a document
 - f. Printing a spreadsheet
4. Introduction to desktop publishing
5. Presentation aids
 - a. Powerpoint
 - b. Charts
 - c. Tables

Cooperative Sector Electives – Advanced Level**Course Objective:**

- ❑ To complement core curriculum with topics relevant to cooperative sectors.
- ❑ Use MATCOM training materials
- ❑ Use guest lecturers and case studies

Instructor Qualifications: At least 5 years cooperative management experience and graduate from advanced cooperative course.

Course Outline:**Agriculture Elective**

1. Collecting and Receiving Agricultural Produce
2. Storage Management
3. Marketing of Agricultural Produce
4. Supply Management
5. Transport Management
6. Rural Sociology
7. Rural Savings and Credit Schemes

Retail Management Elective

1. Retail economics
2. Stock range
3. Salesmanship in a cooperative
4. Display and handling of goods
5. Staff training techniques
6. Pricing policy
7. Calculating sales prices
8. Stock control
9. Cash Control
10. Budgeting
11. Evaluation techniques

Credit Union Organization and Management

1. Basic principles and purposes of credit unions
2. Brief history of credit unions
3. Credit union governance
 - a. Members
 - b. Boards and committees
 - c. Management and staff
4. Member committees
 - a. Loan

- b. Audit
 - c. Member Education
- 5. Management of member services
- 6. Financial management of credit unions
- 7. Planning techniques
- 8. Member education

Practical Experience – Advanced Level

Course Objective:

Provide hands on experience to students. Also test student's report writing and presentation skills.

Instructor Qualifications: See cooperative studies.

Course Outline:

Students spend one month studying under cooperative manager mentor. Review books of cooperative and conduct market or management research project.

Appendix 5: Diploma Course Outlines

Course Description

Prerequisites

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Cooperative Studies – Diploma Level

Course Objective:

Instructor Qualifications:

Course Outline:

Communications – Diploma Level**Course Objective:****Instructor Qualifications:****Course Outline:**

1. Collecting data through questionnaires
 - a. Constructing the questionnaire
 - b. Writing the cover letter
2. Collecting data through interviews
 - a. Types of questions
 - b. Open-ended versus closed questions
 - c. Direct versus indirect questions
 - d. Conducting the interview
3. Constructing tables
 - a. Cross-tabulation analysis
 - b. Arranging data in tables
4. Interpreting data
 - a. Making sense of the data
 - b. The ethical dimension
5. The role of business presentations
 - a. Written versus oral presentations
 - b. Advantages of oral presentations
 - c. Disadvantages of oral presentations
 - d. The process of making a business presentation
6. Planning the presentation
 - a. Purpose
 - b. Audience analysis
 - c. Timing of the presentation
 - d. Delivery method
 - e. Memorizing
 - f. Reading
 - g. Speaking from notes
7. Organizing the presentation
 - a. The opening
 - b. The body
 - c. Choose a logical sequence
 - d. Establish your credibility
 - e. Deal with negative information
 - f. The ending
 - g. The use of humor in business presentations
8. Work-team presentations
9. Other business presentations
 - a. Impromptu remarks
 - b. Introductions
 - c. Special recognitions

10. Visual aids for business presentations
 - a. Transparencies and slides
 - b. Electronic presentations
11. Audience handouts
 - a. What to include
 - b. When to distribute
12. Developing visual aids
 - a. Preparing visual aids
 - b. Using visual aids
13. Practicing the presentation
14. Delivering the presentation
 - a. Stage fright
 - b. Answering questions
15. Career communication
 - a. Planning your career
 - i. Self-analysis
 - ii. Research
 - iii. Occupational information
 - iv. Industry and Company information
 - v. Networking
 - b. Preparing your resume
 - i. Resume length
 - ii. Format
 - iii. Content
 - c. Writing job application letters
 - i. Address and salutation
 - ii. Opening
 - iii. Body
 - d. Preparing for a job interview
 - i. Researching the organization
 - ii. Practicing interview questions
 - iii. Preparing your own questions
 - iv. Dressing for success
 - e. Conducting yourself during an interview
 - f. Follow-up communications for an interview

Supporting Sources:

- Existing syllabus for advanced course
- Ober, Scot. Contemporary Business Communication, Houghton-Mifflin, fourth edition, Ball State University.

Managerial Accounting – Diploma Course

Course Objectives:

Instructor Qualifications:

Course Outline:

1. Review of accounting principles
2. Introduction to Managerial Accounting
 - a. Definitions – What is managerial accounting?
 - b. Ways that managers use accounting

3. Financial Management & Planning – Diploma Level

Course Objective:

Instructor Qualifications:

Course Outline:

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Advanced Marketing - Diploma Level

Course Objective:

Instructor Qualifications:

Course Outline:

5/19/2003

Draft

Business Law – Diploma Level

Course Objective:

Instructor Qualifications:

Course Outline:

5/19/2003

Draft

Group Dynamics – Diploma Level

Course Objective:

Instructor Qualifications:

Course Outline:

5/19/2003

Draft

Education/Training Skills – Diploma Level

Course Objective:

Instructor Qualifications:

Course Outline:

5/19/2003

Draft

Information Technology – Diploma Level

Course Objective:

Instructor Qualifications:

Course Outline:

Cooperative Sector Electives – Diploma Level

Course Objective:

Instructor Qualifications:

Career Tracks (Specialized Diplomas):

- ☐ **Auditing**
- ☐ **Agriculture Cooperatives**
- ☐ **Credit Unions**
- ☐ **Industrial Cooperatives**
- ☐ **Service Cooperatives**

Course Outline:

Practical Experience – Diploma Level

Course Objective:

Instructor Qualifications:

Career Tracks (Specialized Diplomas):

- ☐ **Auditing**
- ☐ **Agriculture Cooperatives**
- ☐ **Credit Unions**
- ☐ **Industrial Cooperatives**
- ☐ **Service Cooperatives**

Course Outline:

Appendix 6: Recommended Reference Materials